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**Canada. Consumer and Corporate Affairs Canada**  
**Research Newsletter**





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# RESEARCH

## Newsletter

ISSUE NO. 2

JANUARY 1979

The first issue of the Consumer Research Newsletter appeared in March 1977. This publication, produced by the Consumer Research and Evaluation Branch of Consumer and Corporate Affairs Canada, summarized recently published, ongoing and planned research in the consumer field published by the federal and provincial departments of consumer affairs.

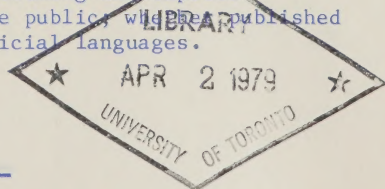
This newsletter is the second issue, expanded to include research conducted at Canadian academic institutions. Henceforth, it will be published annually.

The objectives of the newsletter are:

- a. to help Canadian researchers and policy makers remain abreast of current research developments,
- b. to inform researchers outside government of current consumer research priorities within government, and
- c. to promote cooperation and reduce duplication in the area of consumer research.

The scope of the newsletter is limited to Canadian studies. Consumer-related studies in the United States are summarized in the Association for Consumer Research Newsletter, available from the University of Houston, Houston, Texas. Information on other international research can be obtained from the Consumer Policy Committee, Organization for Economic Cooperation and Development, Paris, France.

To include a research project in the next issue of the newsletter, please send the following information to the Consumer Research and Evaluation Branch: (1) terms of reference of the study; (2) name and telephone number of a person who can be contacted for further information; (3) status of the report, including anticipated publication date, whether available to the public, whether published only in English or French, or in both official languages.



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The Consumer Research Newsletter is available at no charge. To ensure efficiency in the distribution system, please fill out and return the attached request form if you wish to receive future issues. If you are aware of others interested in the field of consumer research who have not received the newsletter, please encourage them to send in their names and addresses. I am anxious to ensure that the newsletter reaches the widest possible audience of interested persons.

Thank you for your cooperation in this venture.

Dr. John L. Evans  
Director  
Consumer Research and Evaluation  
Branch  
Consumer and Corporate Affairs  
Canada

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RESEARCH BY  
CONSUMER AND CORPORATE  
AFFAIRS CANADA

1. Consumer Research and Evaluation  
Branch  
Bureau of Consumer Affairs
- 1.1. Financial Transactions Research
- 1.1.1. Interest Calculation on Savings

Terms of Reference: To study the extent to which interest calculation methods on savings accounts in Canada and elsewhere pay interest from the "day of deposit to day of withdrawal." The purpose is to examine the possibilities of adopting such a method in Canada. Particular emphasis is being placed on cost implications and the general administrative feasibility of such methods.

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Research completed. Due to confidentiality of data sources, the report will not be made public.

- 1.1.2. Towards the Development of  
Moderate Cost Financial Advisory  
Services for Personal Long-Term  
Decision-Making

Terms of Reference: This project is an expansion of more fundamental research undertaken during 1976-1977 on the economics of household savings and financial security. The current project tries to translate theoretical findings in this area into a model of financial counselling for long-term household financial control. In addition to developmental work, a study is made of the feasibility of gradually implementing such a model through private financial institutions in Canada. Policy and program recommendations are expected from the results of this study.

Principal Researcher: Prof. Jamie V. Poapst, University of Toronto

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Part One - Completed. Publication in English and French is expected first quarter 1979

Part Two - Preliminary report has been received and review is underway. Publication is expected second quarter 1979.



### 1.1.3. Life Insurance

Terms of Reference: The purpose of the research is to review current consumer problems in the life insurance field.

Principal Researcher: Dr. Phelim P. Boyle, University of British Columbia

Information: Dr. John L. Evans, Director, Consumer Research and Evaluation Branch, 819-997-1067

Status: Expected completion of Phase I by end of 1978. Report will be available in English and French at that time.

### 1.1.4. Credit Behaviour of Consumers in Canada

Terms of Reference: The purpose of this research is to compile and analyse existing Statistics Canada information gathered in the Family Expenditure Surveys of 1972 and 1974 and generate new statistical evidence on the sources and uses of consumer credit in Canada.

Information: J. Wayne Brighton, Consumer Research and Evaluation Branch, 819-997-1370

Status: Phase I - Compilation of existing information has been completed.

Phase II - Statistical analysis began second quarter 1978.  
Expected completion fourth quarter 1978.  
Preliminary report by December 1978. Data will not be available to the public.

### 1.1.5. Survey of Credit Counselling Services in Canada

Terms of Reference: The purpose of the research is to provide preliminary data on the distribution and characteristics of credit counselling services across Canada as a basis for further research in this area.

Information: J. Wayne Brighton, Consumer Research and Evaluation Branch, 819-997-1370

Status: Survey has been completed. Final report is nearing completion and should be available in French and English at a later date.

#### 1.1.6. Consumer Credit Use in Canada

Terms of Reference: The purpose of the research is to investigate the factors which enter into the decision-making process in credit transactions. Research will include a preliminary review of decision-making factors, consumers' awareness of interest rates and other lending conditions, accessibility to various sources of credit, and level of confidence in financial institutions.

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Analysis is completed. Report has been received and review is underway. To be published in French and English at a later date.

#### 1.1.7. Access to Financial Services

Terms of Reference: To survey and assess the extent of the problem of access to financial services for particular segments of the population.

Information: Dr. John L. Evans, Director, Consumer Research and  
Evaluation Branch, 819-997-1067  
J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Final report has been received and review is underway. To be published in English and French at a later date.

#### 1.1.8. Consumer Bankruptcies in Canada

Terms of Reference: The purpose of the research is to compile socio-economic data on consumer debtors filing for bankruptcy, for use in problem-identification analysis.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Phase I - Assessment of the various sources of information  
has been completed.

Phase II - Compilation of information is underway.  
Statistical analysis to begin in first quarter  
1979. Final report will be available in French  
and English at a later date.



1.1.9. Survey of Special Access to  
Credit Programs Offered by  
Credit Unions and Caisses  
Populaires

Terms of Reference: The purpose of the research is to provide a description of the location and characteristics of low-interest loan programs offered by credit unions and caisses populaires. This is a joint research and evaluation project in conjunction with the Canadian Co-Operative Credit Society Limited.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Preliminary research began third quarter 1978. Analysis is expected to be completed by the end of the fourth quarter 1978. To be published in English and French at a later date.

1.2 Consumer Choice Research

1.2.1. Consumer Information Search and  
Processing - A Study of Shopping  
Problems of Canadian Consumers

Terms of Reference: The purpose of the research is to identify major problems in consumer information processing and assess the pre-purchase information search trade-offs that consumers make. Public policy considerations will be developed from the findings.

Principal Researchers: Dr. John D. Claxton, University of British  
Columbia.  
Dr. J.R. Brent Ritchie, University of Calgary.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Phases I, II, III consisting of basic research have been completed and policy alternatives have been identified. A final report has been drafted and has entered the publication process. Phase IV involves an implication analysis process with senior managers discussing the policy alternatives and developing appropriate policy and program solutions to the identified shopping problems. Phase V comprises a national survey to test the validity of earlier findings and to examine some additional shopping problem areas.

1.2.2 Consumer Satisfaction as a  
Function of Choice

Terms of Reference: The purpose of the research is to examine the relationship between consumer satisfaction and the level of choice available at the time of product selection. A series of controlled laboratory type studies are being carried out using breakfast cereals as the product.

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Principal Researcher: Dr. Louise A. Heslop, University of Guelph.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report was proposed in November 1978. The final report will be available in French and English at a later date.

#### 1.2.3. Situational Variables and Consumer Utility

Terms of Reference: The project involves the investigation of the manner and extent by which situations influence consumer utilities derived from the critical attributes of a given product or service. The study will investigate whether product attribute utilities vary across different choice situations and how utilities measured within a specific scenario compare with those obtained where no situational scenario is defined.

Principal Researcher: Pierre Filiatrault, Université du Québec at Montréal.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Data collection began in January 1978. A draft final report will be prepared by the first quarter of 1979. Final report will be available in French and English at a later date.

#### 1.2.4. Factors Influencing Consumer Decisions Protocols

Terms of Reference: This research assesses how consumers combine information in determining brand evaluation and choices. Research will centre on the combination rules and judgement strategies used by consumers when purchasing different products and when provided with different product information formats.

Principal Researcher: Michael A. Zins, Laval University

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Data collection was started in January 1978. A draft final report will be prepared by the end of the first quarter 1979. Final report will be available in French and English at a later date.



1.2.5. Consumer Choice in Housing and  
Housing Conveyance Services

Terms of Reference: The purpose of the research is to examine the choice behaviour of Canadian consumers in the selection of housing units and housing conveyance services, and the costs incurred in the housing transaction. This study is proceeding in conjunction with the Market Sector Housing Transaction Costs Study. The study will cover the Montréal, Vancouver and Toronto real estate markets.

Principal Researcher: Michael A. Goldberg, Urban and Economic Consulting Ltd., Vancouver

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report has been received. The final report will be available in French and English at a later date.

1.2.6. Consumer Information Seeking:  
Implications for Consumer Policy

Terms of Reference: The purpose of the research is to review consumer behaviour theory and public policy issues in the provision of point-of-sale product information to consumers. The results of an empirical study of informative label effects will be analyzed.

Principal Researcher: Dr. C. Dennis Anderson, University of Manitoba.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report has been received. Final report in English and French will be available at a later date.

1.2.7. Information in T.V. Advertising  
for Consumers

Terms of Reference: The purpose of the research is to measure the level of useful information in T.V. advertising. Ads from Canadian and American television channels from 1971 to 1973 have been analyzed for their information content.

Principal Researcher: Dr. Richard W. Pollay, University of British Columbia.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report has been received. Final report will be available in English and French at a later date.

1.2.8. Quantity of Product Information  
and Consumer Decision Processes

Terms of Reference: This study will examine the impact on the consumption decision process of the quantity of manufacturer-supplied information on consumer non-durable products. Phase I involves a controlled study in a laboratory setting which will lead to the detailed methodological design. Phase II consists of an empirical study set in two retail locations.

Principal Researchers: Dr. Doyle Weiss, University of British Columbia.  
Dr. Bruce Fauman, University of British Columbia and University of Rochester.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report will be received by August 1979. Final report in English and French will be available at a later date.

1.2.9. An Exploratory Study of the  
Problems of Rural Consumers

Terms of References: This project will study the frequency and types of problems experienced by rural consumers and compare them with those of consumers living in urban centres. The level of satisfaction with consumer products and services, government or community services and the characteristics of the trade area will also be examined.

Principal Researcher: Dr. John Liefeld, University of Guelph.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: A draft final report will be submitted by the first quarter of 1979. Final report in English and French will be available at a later date.

1.2.10. An Exploratory Study of  
Cooperative Systems and an  
Examination of the Danish  
Experience

Terms of Reference: This study will investigate the general factors and conditions leading to the successful operation of cooperative distribution systems and identify the impact on consumer welfare, level of competition and industry conduct and performance. An overview will be developed of the Danish consumer good cooperative system so as to assess the reasons for its success.

Principal researcher: Dr. Dale Beckman, University of Manitoba.



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Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Field work in Denmark was performed in the fall of 1978. A draft final report is anticipated in February 1979. To be published in English and French at a later date.

1.2.11. Consumer Attitudes toward  
Children's Flame Retardant  
Sleepwear

Terms of Reference: The purpose of the study is to determine consumers' awareness and knowledge of current flammability legislation and terminology and their attitudes toward legislation, with particular emphasis on children's flame retardant sleepwear.

Principal Researcher: Dr. M. Wall, University of Guelph.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Data have been collected and analysis is in process. Expect completion by December 1978. To be published in English and French at a later date.

1.3. Legal Framework Research

1.3.1. Economic Analysis of Liability  
Rules

Terms of Reference: To identify and investigate the goals and the key variables in an economic analysis of existing and plausible liability rules for the distribution of losses caused by goods in the Canadian market. Includes: information, insurance, warranties, deterrence, and compensation.

Principal Researcher: Dr. S. Star, Econ Research and Consulting Ltd.,  
Québec City

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion by January 1979. To be published in English and French at a later date.

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1.3.2. Civil Procedure in Product  
Liability

Terms of Reference: To provide a legal means of dealing with goods in the flow of interprovincial trade that have caused loss. To provide a description and analysis of the rules on commencing legal action against an out-of-province manufacturer, on reciprocal enforcement of judgments, and on applicable conflicts of law rules. To provide recommendations on uniform provincial rules to govern these subjects.

Principal Researcher: Prof. Robert Sharpe, University of Toronto

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion by December 15, 1978.

1.3.3. Implications of Product Liability  
in the Insurance Market

Terms of Reference: To describe and analyse Canadian insurance markets, identify probable reactions in insurance markets to changes in liability rules, and to recommend appropriate government responses, if any, to ensure that such markets develop or adjust to provide necessary insurance.

Principal Researcher: Dr. Paul Halpern, University of Toronto

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion by May 30, 1979.  
To be published in English and French at a later date.

1.3.4. Advice from and Planning by  
Principal Researcher

Terms of Reference: To provide advice on the formulation and execution of other studies and the activity area as a whole. To plan the overall program on product liability.

Principal Researcher: Prof. Edward Belobaba, York University,

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion by March 1979.  
To be published in English and French at a later date.



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1.3.5. Consumer Protection in the Used  
Car Market: Warranties and  
Inspections

Terms of Reference: The first part of this paper uses an economic framework developed earlier by the author to compare two alternative systems of buyer protection: a mandatory warranty system and a mandatory inspection system. The mandatory warranty system looked at is similar to that recently proposed by the Quebec government and to the present system in New South Wales, Australia. The second part of the paper reviews the New South Wales system in detail, based on the author's recent trip there. Both the theoretical and empirical analyses lead to the conclusion that a mandatory inspection system with optional warranties is likely to be more efficient and more equitable than alternative approaches.

Principal Researcher: Dr. S. Star, Econ Research and Consulting Ltd.,  
Québec City

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is completed. A report will be available in French and English at a later date.

1.3.6. Economic Investigation of  
Product Durability

Terms of Reference: To provide an economic analysis of durability rules and express warranties, determine consumer problems and business problems with product durability, provide recommendations on optimal durability and express warranties, and identify particular problems, if any, for small business.

Principal Researcher: Dr. John Kennedy, University of Western Ontario

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion date by February 1979. To be published in English and French at a later date.

1.3.7. Analytic Framework for Economic  
Review of Redress Mechanisms and  
Remedies

Terms of Reference: To identify the key factors that are necessary in a consumer dispute resolution system, investigate the importance of each factor, and provide an analytic framework for the evaluation of existing resolution systems and for new systems.

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Principal researcher: Prof. Alan A. Shapiro, York University

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Research is underway. Expect completion by June 1979.  
To be published in English and French at a later date.

1.3.8. Bills of Exchange Act: Part V -  
Consumer Bills and Notes

The Consumer Research Branch is considering future research in this area and would welcome comments.

Information: Jonathan Guss, Consumer Research and Evaluation Branch,  
819-997-1018

1.4. Market Sector Research

1.4.1. Housing Transaction Costs

Terms of Reference: The purpose of the research is to study the costs involved in the housing market and the relationship between the cost of purchasing housing conveyance services and the institutional or legal framework in which they are purchased. In addition, analysis will be performed of variations in these costs within a given institutional framework. Research will include an empirical survey and analysis of Montréal, Vancouver and Toronto real estate markets. This study is proceeding in conjunction with the Consumer Choice in Housing and Housing Conveyance Services study.

Principal Researchers: Prof. Barry J. Reiter, University of  
Toronto  
Prof. J. Robert S. Pritchard, University of  
Toronto

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Data collection has been completed. Analysis is underway.  
Expect completion first quarter 1979. Report will be available in  
English and French at a later date.

1.4.2. Prescription Drug Price  
Disclosure

Terms of Reference: To study possible methods by which prescription drug price disclosure could be promoted to ensure better consumer decision-making in this field. Research covers various forms of price disclosure, e.g., media advertising, in-store price lists, telephone disclosure. Research also includes a survey of the present legal barriers to disclosure in Canada, as well as a look at the present situation in other countries, particularly the United States.



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Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Research is completed. Preliminary report is near completion. A publication may be available in English and French by the end of the first quarter 1979.

1.4.3. Studies of Tariff Protection to  
Canadian Industries

Terms of Reference: To determine the cost to consumers and the excess cost in production from providing tariff protection to certain industries. The studies will also examine alternative means of providing protection.

Information: I. Lilla Connidis, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Initial report anticipated fourth quarter 1978. To be published in English and French. Future work is intended to extend the analysis to a broader industrial base.

1.5. Consumer Energy Conservation  
Research

1.5.1. A Taxonomy of Consumers with  
Respect to Energy Use Lifestyles  
and Energy Conservation Policy  
Analysis

Terms of Reference: This study will develop a taxonomy of consumers based on dimensions of social responsibility as related to energy use, analyze the socioeconomic characteristics of the major groups identified through the taxonomy, and measure the size of the groups. The second component of the study involves initiating a comparative analysis of the receptivity of the identified major groups to alternate energy conservation policies.

Principal Researchers: Dr. G.H. Gordon McDougall, Wilfred Laurier  
University  
Dr. J.R. Brent Ritchie, University of Calgary  
Dr. John D. Claxton, University of British  
Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: The design of the primary dimensions of the consumer taxonomy and of the national consumer survey will be completed by the end of December 1978. The survey will be administered in the first quarter 1979 with data analysis and report preparation to follow. A draft final report of Phase I will be received by June 1979. Phase II

involves a continuation of the policy analysis begun in Phase I and a detailed research plan will be contained in the Phase I report. Phase II of this study would move the product focus from domestic appliances to such areas as rental car fleet purchase decisions. To be published in English and French.

1.5.2. Housing Developers and Landlords  
Purchasing Processes for Heating  
Equipment and Appliances

Terms of Reference: The study will identify the percentages of appliance and heating equipment that are "imposed" upon the occupants of residential buildings, examine the decision-making process for "imposed choice" with particular reference to energy usage considerations, and do a preliminary assessment of the likely impact of alternate conservation policies on the "imposed choice" purchase decision.

Principal Researcher: Dr. John A. Quelch, University of Western  
Ontario

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Phase I - An overview topic paper has been received and is available. The quantitative and qualitative collection was carried out in fall 1978. A draft final report is planned for early in 1979. Phase II - Work on this study area will not begin until the spring of 1979 and a detailed description has not yet been developed. To be published in English and French.

1.5.3. Point of Purchase Energy  
Information Disclosure and  
Consumer Choice of Household  
Appliances

Terms of Reference: The study will investigate the state of the art in the application of life cycle costing and other energy information disclosure to major energy-consuming products; examine and investigate the differential impact of alternative disclosures on consumer purchase decisions across product types, consumer characteristics, retail settings and situational variables; and develop guidelines and recommendations for the effective provision of energy information about the products.

Principal Researchers: Dr. C. Dennis Anderson, University of  
Manitoba  
Dr. John D. Claxton, University of British  
Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

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Status: Phase I will generally investigate the life cycle costing procedures with respect to all products. This overview topic paper was prepared in September 1978. An in-depth examination of the behavioural impact of different energy information disclosure for selected domestic appliances will be performed in the fall of 1978 with a draft final report being received by March 1979. To be published in English and French.

1.5.4. Economic and Behavioural Analyses  
of Microeconomic Consumer Energy  
Conservation Policies

Terms of Reference: The study will identify economic incentives and deterrents which might be considered for energy conservation purposes in Canada and provide a preliminary assessment of their impact and effectiveness. From this initial analysis, an in-depth assessment of specific microeconomic conservation policies will be performed, including the response of consumers and constraints on their implementation.

Principal Researcher: Dr. Peter N. Nemetz, University of British  
Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: An overview topic paper will be prepared in the fall of 1978 with the in-depth analysis following after. A draft final report will be prepared by March 1979. To be published in English and French.

1.5.5. Energy Use and Conservation  
Potential in Leisure Activities

Terms of Reference: The leisure and recreational activities of Canadians account for a substantial amount of consumer expenditures and time allocation. The study will classify leisure activities according to the level of energy required, assess the benefits consumers derive from these activities, and review the existing literature on moving consumers from high to low energy consumption activities.

Principal Researcher: Dr. J.R. Brent Ritchie, University of Calgary

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: The overview paper will be completed during the winter of 1979 and will include an assessment of the potential of additional research in this area. To be published in English and French.



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1.5.6 Mass Media Energy Conservation  
Communication Policies

Terms of Reference: The study will examine information/behaviour models relating information strategies to behavioural impacts, identify the key parameters of these models in the Canadian setting and develop recommendations for further research.

Principal Researchers: Drs. Patricia and Ilan Vertinsky, University of British Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: The overview paper will be completed in the winter of 1978. Extension of this research may proceed in 1979. To be published in English and French.

1.5.7. Further Analysis of The Canadian  
Public's Attitudes Towards the  
Energy Situation in Canada

Terms of Reference: The objectives of the research are: to provide further analysis of the four-year survey of Canadians' attitudes towards the energy situation, which has been conducted on behalf of Energy, Mines, and Resources; to assess the strengths and weaknesses of the current survey from a methodological viewpoint; and to provide recommendations for future surveys.

Principal Researcher: Dr. Gordon H.G. McDougall, Wilfred Laurier University

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Conducting further analysis of the data. Expected completion date is December 31, 1978. To be published in English and French.

- 2. Food Policy Group  
Policy Co-ordination Branch  
Consumer and Corporate Affairs  
Canada
- 2.1. A Review of Available Research  
and Statistical Documentation and  
Analysis on Food Processing,  
Distribution and Retailing in  
Canada

Terms of Reference: To determine the importance and role of the processing, distribution and retailing (PDR) sectors in the Canadian food system, identify the industry segments that comprise these sectors, take stock of all statistical information and research related to the composition, operation and economic performance of the sectors, assess the potential contribution of this material to the development of food policy, delineate those areas where policy formulation is constrained by inadequate research information and recommend priorities for research on the PDR sectors.

Principal Researcher: Broadwith, Hughes and Associates Ltd., Guelph  
Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741  
Status: Project completed. Final report available in English and French.

- 2.2. Development of an Integrated  
Strategy for Research on the  
Processing, Distribution and  
Retailing (PDR) Sectors of the  
Canadian Food System

Terms of Reference: To consider why research on the PDR sectors is needed, outline what research is required and determine the priorities in this research, review the resources currently available for conducting research on the PDR sectors, describe the economic and market research currently being undertaken, and suggest how the proposed research strategy should be coordinated.

Principal Researcher: Broadwith, Hughes and Associates Ltd., Guelph  
Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741  
Status: Project completed. Final report will be available in English and French by last quarter 1978.

2.3. Study of Packaging and Labelling Costs and the Effects of Recent Government Legislation on Costs and Competition in the Food Industry

Terms of Reference: The purpose of this study was to investigate packaging and labelling costs and the effects of recent government legislation on costs and competition in the food industry. In particular, it examined and evaluated the impact and ramifications of the Consumer Packaging and Labelling Act on the food industry.

Principal Researcher: Dr. Dale Beckman, University of Manitoba.

Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741

Status: Project completed. Final report will be available in English and French by last quarter 1978.

2.4. An Overview of the Canadian Foodservice Market

Terms of Reference: The principal purposes of this study were to provide an overview of the Canadian foodservice market, describe its size and scope including a description of the major subsections of the market and the major firms within each subsegment, review historical trends, describe current activities and delineate anticipated future trends as perceived by senior members of the industry. The study also included a description of the buying/distribution systems peculiar to the foodservice market and a general outline of food costs, labour costs and retail prices charged.

Principal Researcher: R.M. McClelland, Operational Management Inc., Toronto

Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741

Status: Project completed. Final report available in English and French by last quarter 1978.

2.5. Assessment of Food Consumption Patterns and Trends in Nutrition in Canada

Terms of Reference: The focus of this study was the identification and critical assessment of existing published and accessible data regarding trends in food consumption and nutrient intake in Canada. Published statistics on national food disappearance, food expenditure, food purchases, nutrient intake and food consumption were examined.

Principal Researchers: T.A. Watts, E.A. Gullett, J.H. Sabry and J.P. Liefeld, University of Guelph



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Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741

Status: Project completed. Final report available in English and French by last quarter 1978.

2.6. Consumer Concerns About Food - A  
Qualitative and Quantitative  
Study of Consumer Attitudes

Terms of Reference: The major objectives of this research were to identify the range of concerns that consumers have about food, and in particular about food prices, and to establish an order of priority among these identified concerns. The research was undertaken in two stages, first a qualitative stage involving interviews of two focus groups and second a national quantitative survey of 1500 consumers, using the supervised telephone survey research technique.

Principal Researcher: Adcom Research Ltd., Toronto

Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741

Status: Project completed. Final report available in English and French by the end of 1978.

2.7. Consumer Food Behaviour - An  
Annotated Bibliography

Terms of Reference: In order to give direction to consumer advice and policies on nutrition, it is necessary to obtain a far more comprehensive and meaningful understanding of consumer behaviour than is currently available. In particular, there is a need to develop a more comprehensive analysis of the motives affecting food choice and consumption. These studies must be food specific because of the cognitive differences in consumer behaviour between food and other goods. The first step has been to compile an annotated bibliography to determine the scope of existing research. The articles covered are limited almost entirely to those published after 1970. The literature search is organized into four sections which comprise the main areas of study in the field: consumer use and perception of information, sensory awareness, food purchase and consumption, and research methodologies.

Principal Researchers: Jill Carman and Geoffrey Kubryk, Food Policy Group

Information: Brian H. Davey, Senior Food Policy Analyst, 819-997-1741

Status: The bibliography has been compiled in English only. As yet, no decision has been made on how best to make the bibliography available.

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RESEARCH BY PROVINCIAL  
DEPARTMENTS

1. Nova Scotia and Prince Edward  
Island  
Nova Scotia Department of  
Consumer Affairs
- 1.1. Credit and Debt in Atlantic  
Canada

Terms of Reference: The purposes of the study are to analyse data relating to orderly payment of debts in Nova Scotia and Prince Edward Island, present and past; to examine other debt counselling services in Canada; and to study the possible impact Part III (Orderly Payment of Debts) of the proposed Bankruptcy Act could have on the Atlantic Region. The report strongly recommended that the Atlantic Provinces give serious consideration to the many aspects of Part III, in view of this region's serious need for varied forms of financial assistance.

Principal Researcher: Mrs. Helen Ferguson, Nova Scotia Department  
of Consumer Affairs, 902-424-5631

Status: The research is completed. Recommendations are being  
studied.

2. New Brunswick  
Department of Provincial  
Secretary, Consumer and Corporate  
Services Branch

2.1. Consumer Protection Project

Terms of Reference: The Consumer and Corporate Services Branch is currently considering four reports on consumer protection that were prepared for the Provincial Department of Justice.

First Report: Consumer Guarantees in the Sale or Supply of Goods

Second Report: Consumer Guarantees for Automobiles and Mobile Homes

Third Report: Vol. I. Sale of Goods Concluded  
Deceptive and Unfair Trade Practices  
Small Claims Court  
Consumer Class Actions  
Credit Reporting Agencies

Vol. II. Legal Remedies of the Unsecured  
Creditor after Judgment

Fourth Report: Consumer Protection for the Purchasers of New and Used  
Homes

Information: Karl J. Dore, Director, Consumer and Corporate Services  
Branch, 605-453-2659

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Status: The reports are available in English through the Law Reform Division, Department of Justice, P.O. Box 6000, Fredericton, N.B., E3B 5H1.

3. Québec  
Ministère des Consommateurs,  
Co-operatives et Institutions  
financières

3.1. Survey of Consumer Problems  
in Quebec

Terms of Reference: The Office de la protection du consommateur has been engaged in preparing a large-scale survey on consumer problems, as seen and identified by Québec consumers. Approximately 2000 Québeckers were interviewed. The survey is expected to provide a broad outline of the consumer society as it exists in Québec; help identify the most vulnerable group of consumers, that is those who are the least equipped to handle consumer problems; and identify the need for consumer protection in general.

Principal Researcher: Mr. Jacques Hamel, Office de la protection du consommateur, 418-643-6327.

Status: Analysis of results and preparation of a summary report are ongoing. A final report is expected by January 1979.

3.2. Sales of Used Cars in Québec

Terms of Reference: The purpose of the research is to define the used car market in Québec by categorizing sellers of used cars and identifying the evolution and structure of this market (business income, type of cars, etc.), the socioeconomic characteristics of buyers, and the trade practices in general.

Principal Researcher: Mr. Emile A. Cuvelier, Office de la protection du consommateur, 418-643-6327.

Status: Research is underway. Expect completion by December 1978.



### 3.3. Product Testing

Terms of Reference: Because of the serious lack of objective information on the utility and quality of many consumer products, the Research Section has initiated a product testing program. The tests are performed by private, public and academic laboratories.

Principal Researchers: Ms. Geneviève Bouchard-Ledoux, Office de la protection du consommateur, 418-643-6327.

Status: Articles published monthly in Protect Yourself, a periodical published by the Office de la protection du consommateur.

### 3.4. Generic Products

Terms of Reference: One of the most topical consumer issues is the advent of generic products in the retail grocery market. Research was undertaken in order to answer consumer questions regarding the quality of these products. The objectives are to report on their commercialization (conditions of manufacturing, marketing, advertising, profitability); and provide the quality/price relation for each product.

Principal Researcher: Ms. Geneviève Bouchard-Ledoux, Office de la protection du consommateur, 418-643-6327.

Status: The research is underway. Expect completion by December 1978.

## 4. Ontario Ministry of Consumer and Commercial Relations

### 4.1. A Survey of Consumer Issues Among the People of Ontario

Terms of Reference: The purposes of this research are to identify those product and service areas and business practices which, in the opinion of Ontario citizens, most need improvement; to identify areas where Ontarians are uninformed or misinformed about available remedies for their consumer problems; and to establish a benchmark of public awareness, attitudes and concerns so that, through similar subsequent studies, the Ministry can identify and respond to changes in consumer issues.

Principal Researchers: D. Stafl and M. Prynych - Ministry of Consumer and Commercial Relations  
M. Moyer - York University  
M. Maciver - Complan Research Associates

Information: Mrs. Dagmar Stafl, Chief Economist, Commercial Studies,  
Ministry of Consumer and Commercial Relations,  
416-963-0309

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Status: The report was published in September 1978. It is available P in English at the Ontario Government Book Store, 880 Bay Street, Toronto, Ontario

5. Manitoba  
Consumer, Corporate and Internal  
Services

5.1. An Act to Amend the Rent  
Stabilization Act

Terms of Reference: The research was designed to provide for some decontrol of rental premises in concert with the withdrawal of AIB measures.

Principal Researchers: D. Zasada, J.E. Mason, Consumer, Corporate and Internal Services, 204-944-2659

Status: The Act was passed in July 1978. Act available in English. No specific report available.

5.2. Proposal for a New Personal  
Investigation Act

Terms of Reference: The research was designed to prepare a draft proposal to update and improve upon Manitoba's current Personal Investigation Act. The Minister of Consumer, Corporate and Internal Services tabled the proposed new measure in the House and invited public discussion.

Principal Researchers: J.E. Mason, M.E. Therrien, Consumer, Corporate and Internal Services, 204-946-7485

Status: Draft proposal completed in July 1978. Draft proposal and Minister's remarks available in English. No specific report available.

6. Saskatchewan  
Department of Consumer Affairs

6.1. Analysis of Impact of Advertising  
Campaign on Introduction of  
Consumer Products Warranties Act

Terms of Reference: To determine level of awareness and knowledge-ability of consumers and business people about the Consumer Products Warranties Act. This involved surveying random samples of both groups before and after the advertising campaign on the introduction of the Consumer Products Warranties Act.

Principal Researcher: Ms. Jo-Anne Shah, Saskatchewan Consumer Affairs, 306-565-5584

Status: The completed report has been distributed within the Saskatchewan Department of Consumer Affairs, will not be published as such. Availability is subject to approval of Deputy Minister.

7. Alberta  
Consumer and Corporate Affairs

7.1. How Do Consumers Manage Problems?

Terms of Reference: This paper reports the results of a telephone survey of Edmonton households, carried out in the summer of 1977. The survey is part of a continuing project by the Research Section to study the problems of consumers the Department does not reach. Primarily intended as a pilot for a more extensive study, the survey nonetheless drew two clear conclusions. First, there is a definite demand for consumer education. Second, two-thirds of all consumer complaints are never resolved to consumer satisfaction.

Principal Researchers: R. Chamberlin, J. Dunfield, R. Walker,  
Research Section, Consumer and Corporate  
Affairs, 403-427-5701

Status: The report was completed in July 1978 and is available in English through the Departmental contact.

7.2. The Proposed Revisions to  
Canadian Banking Legislation  
Summary and Comments

Terms of Reference: New legislation governing Canada's banking system was introduced on May 19, 1978. This paper summarizes the legislation and offers comments on its possible implications. The two features of most significance to consumers are: steps to increase the number of chartered banks and a new cheque-clearing system which may pave the way to an electronic payments system.

Principal Researchers: R. Chamberlin, J. Dunfield, R. Walker  
Research Section, Consumer and Corporate  
Affairs, 403-427-5701

Status: The document was completed in June 1978 and is available in English through the Departmental contact.



7.3. The National Food Strategy  
Conference

Terms of Reference: The National Food Strategy Conference brought together over 300 persons representing 93 groups directly or indirectly concerned with food production or consumption in Canada. The conference was hosted in Ottawa by the federal government on February 22 and 23, 1978. This paper presents a summary of the conference activities, including highlights of the main speeches and the more consumer-oriented resolutions.

Principal Researchers: R. Chamberlin, J. Dunfield, R. Walker  
Research Section, Consumer and Corporate  
Affairs, 403-427-5701

Status: The report was completed in May 1978 and is available in English through the departmental contact.

7.4. Recent Research into Canada's  
Food Industry

Terms of Reference: This paper summarizes four reports prepared as background for the National Food Strategy Conference (see 7.3). Two reports by a consulting firm outline the shortcomings of past research into processing, distribution and retailing of food. Also reviewed are the results of a government survey of attitudes toward food buying, and a Canadian Consumer Council report on the inadequate attention paid to nutrition in devising food policies.

Principal Researchers: R. Chamberlin, J. Dunfield, R. Walker,  
Research Section, Consumer and Corporate  
Affairs, 403-427-5701

Status: The paper was completed in July 1978 and is available in English through the Departmental contact.

8. British Columbia  
Ministry of Consumer and  
Corporate Affairs

8.1. A Survey of Warranties Offered on  
New Automobiles in British  
Columbia

Terms of Reference: The purposes of the study are to catalogue in detail the warranties offered in British Columbia on new automobiles; to determine the extent of variations in warranty coverage and to analyse their relationships to other factors; and to analyse variations in implied warranty disclaimers and limitation statements.

Principal Researcher: David Oliver, Ministry of Consumer and  
Corporate Affairs, 604-387-1274

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Status: The research was completed in September 1978. A report is available in English.

8.2. A Survey of Warranties Offered on  
Household Appliances in British  
Columbia

Terms of Reference: The purposes of the study are to catalogue in detail the warranties offered in British Columbia on household appliances; to determine the extent of variations in warranty coverage; and to analyse the variations in implied warranty disclaimers and limitation statements.

Principal Researcher: David Oliver, Ministry of Consumer and  
Corporate Affairs, 604-387-1274

Status: The research was completed in September 1978. A report is available in English.

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RESEARCH AT CANADIAN  
UNIVERSITIES

1. University of Guelph

1.1. Consumer Acceptance of Frozen  
Main Dishes

Terms of Reference: This research endeavoured to study one aspect of the convenience food market, namely, frozen main dishes. A frozen main dish was defined for the purposes of this study as any precooked frozen convenience food item that is generally considered by the consumer to be the main dish or main course of the meal. To prepare a frozen main dish for a meal, the consumer merely puts the food item in an oven. The purposes of the study were to identify and describe consumer usage (purchase and consumption patterns) of frozen main dishes, and to examine the relationship between the use of frozen main dishes and consumer lifestyle patterns and attitudes towards frozen main dishes.

Principal Researchers: Dr. E.A. Gullett, Mrs. Susan Bloom,  
Department of Consumer Studies, 519-824-4120

Status: M.Sc. thesis completed in September 1978.

1.2. Attitudes toward Sugar and  
Consumer Acceptability of Canned  
Fruits Packed in Light Syrup

Terms of Reference: Measurement of attitudes and behaviour in the use of sugar in family diets by comparing results of in-house, blind evaluation of canned fruit packed at two levels of sugar concentration.

Principal Researchers: Dr. Watts, Dr. Dobbs and Dr. Gullett,  
Department of Consumer Studies, 519-824-4120

Status: Field work completed. Analysis nearing final stages. Expect completion by December 1978.

1.3. Price Increases and Electrical  
Energy Consumption

Terms of Reference: Investigation of the impact of price increases on electrical usage, comparing variations by socioeconomic status of residents, consumption patterns in multiple unit dwellings with central versus individual meters; and the effects of price increases on knowledge of and attitudes towards electrical energy conservation.

Principal Researcher: Dr. Louise A. Heslop, Department of Consumer  
Studies, 519-824-4120



Status: Data collection is underway. Expect completion by summer 1979.

2. Université Laval

2.1 Curiosity, General Acquisition of Knowledge and Consumer Choice

Terms of Reference: The purpose of the research is to study the differences in the ways consumers gather information according to their objectives. The situations considered are before selecting a product, to satisfy their curiosity, and for future purchases (unidentified).

Principal Researchers: Michel Zins, Université Laval,  
James Bettman, University of California

Status: Analysis of data is underway. Expect completion by December 1978.

3. Memorial University of Newfoundland

3.1 The Socio-Cultural Impact of Cable Television in the Community of St. John's, Newfoundland

Terms of Reference: The purpose of the research is to study the socio-cultural impact of cable television on the city of St. John's, Newfoundland. Some of the objectives of the study include determining the influence of cable television in altering the TV viewing habits of children and adults; determining the influence of cable on adult media and non media leisure time activities; determining the influence of cable in altering people's attitudes toward certain concepts (e.g., the United States, television, advertising, policies, etc.); determining the influence of cable on the consumption of certain products (presweetened breakfast cereals); and identifying the characteristics of those households which adopt cable versus those which don't.

Principal Researcher: Dr. James G. Barnes, School of Business  
Administration and Commerce, 709-753-1200

Status: The baseline data have been collected and a five-part report is available in English. Further data collection is planned.

- 4. Université du Québec at Rimouski
- 4.1. Consumer oriented information,  
its impact

Terms of Reference: The purpose of the research is to study the impact of consumer-oriented television programs such as "Consommateurs Avertis" (equivalent to "Marketplace"). The first objective is to get an insight into such information, to determine the socioeconomic characteristics and lifestyles of the audience and the consumer attitude toward this type of program. Secondly, a laboratory type study is being carried out using micro-wave ovens as the product.

Principal Researcher: Jean Perrien, Université du Québec at Rimouski,  
418-724-1564.

Status: The report is available in French and English.

CONSUMER RESEARCH AND EVALUATION BRANCH REPORTS

Upon completion of these following reports, we will process your request(s).

<u>Report</u>	<u>Title</u>	<u>No. of Copies</u>	<u>English or French</u>
1	A Review and Annotated Bibliography of Energy Research on Consumers.	_____	_____
2	The Information Content of Television Advertising.	_____	_____
3	Consumer Decision Making: An Annotated Bibliography.	_____	_____
4	Consumer Information Seeking: Implications for Consumer Policy.	_____	_____
5	Survey of Credit Counselling Services in Canada.	_____	_____
6	Product Liability: Legal Analysis.	_____	_____
7	Retail Prescription Drug Price Disclosure in Canada: Policy Perspectives.	_____	_____
8	Consumer Protection in the Used Car Market.	_____	_____
9	Consumer Problems in Life Insurance.	_____	_____
10	Economics of Household Savings, Investment and Financial Security.	_____	_____
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& COMMERCIAL RELATIONS

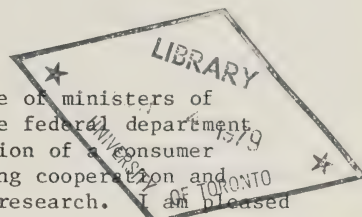
# RESEARCH

Enc 1 - Mar. 1977

## Newsletter

### Foreword

In July, 1977, a federal-provincial conference of ministers of consumer and corporate affairs agreed that the federal department would coordinate the preparation and publication of a consumer research report with the objective of promoting cooperation and reducing duplication in the area of consumer research. I am pleased to introduce you to Volume I, No. 1 of the Consumer Research Newsletter which is the first result of that agreement.



The specific purpose of this publication is to stimulate the flow of information relating to research which is ongoing or contemplated in the consumer field. It is intended to inform researchers, with regard to the research interest and activities of the federal and provincial governments, academics, and others. It is hoped that this newsletter will allow Canadian researchers and policy makers to remain abreast of current research developments both in Canada and in foreign countries. Researchers outside government will be provided with information in respect of current research priorities within government, thus enhancing funding possibilities for worthwhile research projects. The Consumer Research Newsletter will initially be published biannually, in March and in September, by the Consumer Research Branch of Consumer and Corporate Affairs Canada.

The scope of the first edition of the Newsletter has been limited to research from the consumer affairs departments of the respective provincial governments, from the Consumer Research Branch of Consumer and Corporate Affairs Canada, and from the completed publications of the former Consumer Research Council. It is expected that the scope of later editions of the Newsletter will be expanded to cover research from other government branches, bureaus and departments, academic institutions, and government and non-government research being conducted in foreign countries.

You will notice as you read through this first edition, that it has been used to publicize research projects completed some time ago, as well as to list ongoing and proposed research projects. In future



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editions, references to past research will be deleted and the emphasis of the Newsletter will focus on current and proposed research.

I would be pleased to receive your input for the second and subsequent Newsletters. In terms of procedure, I would ask that you send:

- a. a brief description of the research which you would like to be included, presented in the format used to describe research in this edition,
- b. the name and telephone number of the contact person, and
- c. the status of the research, including some information as to its state of completion, the availability of a report and of any data used in the analysis, the language or languages in which the report is available, and any other relevant information.

To facilitate the publication process, information to be published in the March edition of the Newsletter should be received no later than the end of January. Information to be published in the September issue of the Newsletter should be received no later than the end of July. You will receive a reminder of these deadlines in mid-December and mid-June respectively.

The Consumer Research Newsletter is available at no charge. However, to ensure efficiency in the distribution system, it will be necessary for those who wish to receive future copies to fill out the attached request form and return it to me. If you are aware of others who are interested in the field of Consumer Research, and who have not received a copy of the initial edition of the Newsletter, please encourage them to send in their names and addresses. I am anxious to ensure that the Newsletter reaches the widest possible audience of interested persons.

In closing, let me say that I am pleased that the publication of this Newsletter is finally underway. I am most hopeful that it will provide a useful mechanism for stimulating interest in research relating to consumer matters, and in publicizing the research activities and interests of the members of the consumer research community.

My thanks to all those who contributed to this first edition.

Dr. John L. Evans  
Director  
Consumer Research Branch  
Consumer and Corporate Affairs  
Canada





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1. Consumer Research Branch  
Consumer & Corporate Affairs  
Canada

1.1. Financial Transaction Research

1.1.1. Interest Calculation on Savings

Terms of Reference: To study the extent to which interest calculation methods on savings accounts in Canada and elsewhere pay interest from the "day of deposit to day of withdrawal." The purpose is to examine the possibilities of adopting such a method in Canada. Particular emphasis is being placed on cost implications and the general administrative feasibility of such methods. In-house research.

Information: Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Douglas Mercer, Consumer Research Branch, 819-997-1370

Status: Research is underway. Report will be available in French and English at a later date.

1.1.2. Review of the Evaluation Research  
on Truth-in-Lending Act and  
Truth-in-Savings Proposed  
Legislation in the United States

Terms of Reference: To assess the effectiveness of the provisions of the Truth-in-Lending Act with regard to its original objectives. Of particular interest to this study is the market effects of current disclosure requirements as well as the experience in implementing these provisions through the U.S. court system. The potential market effects of the proposed Truth-in-Savings legislation are also examined. In-house research.

Information: Douglas Mercer, Consumer Research Branch,  
819-997-1370

Status: Research is underway. Report will be available in French and English at a later date.

1.1.3. Financial Security and the Long  
Term Financial Planning of  
Households

Terms of Reference: The purpose of the research is to assess the feasibility of developing and implementing a financial counselling program in private institutions for the average consumer. A model of financial counselling will be developed as well as a feasibility study on its implementation.

Contract: Jamie V. Poapst, University of Toronto.





Information: Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Status: Phase I - Preliminary investigation of the feasibility of such a model has been completed. Report will be available in French and English by 1st quarter 1978.

Phase II - Development of an outline of a pilot program is underway. Expected completion 2nd quarter 1978. Report will be available in French and English by 3rd quarter 1978.

#### 1.1.4. Life Insurance

✓ Terms of Reference: The purpose of the research is to review current consumer problems in the life insurance field.

Contract: Phelim P. Boyle, University of British Columbia.

Information: Dr. John L. Evans, Director, Consumer Research Branch, 819-997-1067

Status: Research is underway. Expected completion of Phase I by 1st quarter 1978. Phase II report will be available in English and French by 2nd quarter 1978.

#### 1.1.5. Credit Behaviour of Consumers in Canada

✓ Terms of Reference: The purpose of the research is to compile and analyse existing Statistics Canada information gathered in the Family Expenditure Surveys of 1972 and 1974 and generate new statistical evidence on the sources and uses of consumer credit in Canada. In-house research.

Information: J. Wayne Brighton, Consumer Research Branch, 819-997-1370

Status: Phase I - Compilation of existing information has been completed.

Phase II - Statistical analysis to begin 1st quarter 1978. Expected completion 2nd quarter 1978. Final report in French and English by 3rd quarter 1978. Data not available publicly.

#### 1.1.6. Survey of Credit Counselling Services in Canada

✓ Terms of Reference: The purpose of the research is to obtain background information for a CCAC Money Management Information Program. Research will include the preparation of a catalogue of existing credit counselling organizations in Canada, and a summary analysis of their operations. In-house research.



Information: J. Wayne Brighton, Consumer Research Branch,  
819-997-1370

Status: Survey has been completed. Final report is nearing completion and should be available in French and English by mid 1st quarter 1978.

✓ 1.1.7. Survey of Consumer Credit  
Attitudes in the Credit Market

Terms of Reference: The purpose of the research is to investigate the factors which enter into the credit decision-making process. Research will include a preliminary review of decision-making factors, consumers' knowledge of interest rates and other lending conditions, accessibility to various sources of credit, and level of confidence in financial institutions.

In-house research and contract: Crop. Inc.

Information: Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Status: Questionnaire and field work have been completed. Analysis is underway. Final report will be available in French and English by 1st quarter 1978.

✓ 1.1.8. Access of Selected Groups to  
Financial Services

Terms of Reference: To survey and assess the extent of the problem of access to financial services for certain groups of consumers.

In-house research and contract.

Information: Dr. John L. Evans, Director, Consumer Research Branch,  
819-997-1067  
Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Status: The preliminary design of the survey has been completed. Field work is expected in the Spring. Final report due in late Summer 1978.

1.1.9. Monitoring Development of  
Electronic Checkouts in Retail  
Trade

Terms of Reference: The purpose of the research is to review emerging issues as electronic checkouts are installed in Canada. In-house research.

Information: Douglas Mercer, Consumer Research Branch, 819-997-1370





Status: No specific report expected. Periodic notes and short reports to be completed for senior CCAC executives, and may be available to other parties.

## 1.2. Consumer Choice Research

✓ A literature search has been completed for projects 1 to 4 below. An annotated bibliography is available. The introduction and the overviews for each of the four project sections are available in English or French. The actual bibliography is available in English only. (See attached Order Form.)

### 1.2.1. Consumer Information Processing and Information Search

✓ Terms of Reference: The purpose of the research is to identify major problems in consumer information processing and assess the pre-purchase information search trade-offs that consumers make. Public policy considerations will be developed from the findings.

Contracts: Dr. John D. Claxton, University of British Columbia.  
Dr. J. R. Brent Ritchie, Laval University.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Phase I - Problem identification in information search has been completed. Preliminary report will be available in English first quarter 1978.

Phase II - Analysis of problems has been completed. There is no report available.

Phase III - Identification of behavioural trade-offs to begin first quarter 1978. Final report will be available in French and English by third quarter 1978.

### 1.2.2. Consumer Satisfaction as a Function of Choice

✓ Terms of Reference: The purpose of the research is to examine the relationship between consumer satisfaction and the level of choice available at the time of product selection. A series of controlled laboratory type studies are being carried out using breakfast cereals as the product.

Contract: Dr. Louise A. Heslop, University of Guelph.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Data collection to begin first quarter 1978. Expected completion beginning of second quarter 1978. Analysis of data to begin end of second quarter 1978. Expected completion end of third quarter 1978. Final report will be available in French and English at a later date.



### 1.2.3. Situational Variables and Consumer Utility

Terms of Reference: The project involves the investigation of the manner and extent by which situations influence consumer utilities with respect to the relevant attributes for a given product or service. The study will investigate whether product attribute utilities vary across different choice situations and how utilities measured within a specific scenario compare with those obtained where no situational scenario is defined.

Contract: Pierre Filiatreault, University of Québec at Montréal.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Data collection to begin first quarter January 1978.

Expected completion within same quarter. Final report will be available in French and English by beginning of fourth quarter 1978.

### 1.2.4. Factors Influencing Consumer Decision Protocols

Terms of Reference: The purpose of the research is to assess how consumers combine information in determining brand evaluation and choices. Research will centre on the combination rules and judgement strategies used by consumers when purchasing different products and when provided with different product information formats.

Contract: Michael A. Zins, University of Québec at Chicoutimi.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Data collection to begin first quarter 1978. Data analysis to begin third quarter 1978. Expected completion beginning of fourth quarter 1978. Final report will be available in French and English at a later date.

### 1.2.5. Consumer Choice in Housing and Housing Conveyance Services

Terms of Reference: The purpose of the research is to examine the choice behaviour of Canadian consumers in the selection of housing units and housing conveyance services. This study is proceeding in conjunction with the Market Sector Housing Transaction Costs Study. The study will cover the Montréal, Vancouver and Toronto real estate markets.

Contract: Michael A. Goldberg, Urban and Economic Consulting Ltd.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Data collection and analysis is underway. Expected completion first quarter 1978. Final report will be available in French and English by second quarter 1978.





✓ 1.2.6. Product Labels and Consumer  
Attitudes, Knowledge, and  
Behaviours

Terms of Reference: The purpose of the research is to review consumer behaviour theory and public policy issues in the provision of point-of-sale product information to consumers. The results of an empirical study of informative label effects will be analyzed.

Contract: Dr. C. Dennis Anderson, University of Manitoba.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Analysis is underway. Expected completion first quarter 1978. Report in English and French will be available near end of first quarter 1978.

1.2.7. Information in T.V. Advertising  
for Consumers

✓ Terms of Reference: The purpose of the research is to measure the level of useful information in T.V. advertising. Ads from Canadian and American television channels from 1971-73 were compared with ads from 1977.

Contract: Richard W. Pollay, University of British Columbia.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Research has been completed. Report is available in French and English (see attached order form).

1.3. Legal Framework Research

1.3.1. Products Liability

Terms of Reference: The purpose of the research is to investigate, analyze and prepare policy recommendations for federal and provincial activity in the area of products liability. Papers will be prepared providing both economic and legal analysis and recommendations for governmental activity.

a. Economic analysis

In-house research and contract: Dr. Spencer Star, Econ Research Ltd.

Information: Jonathan Guss, Consumer Research Branch, 819-997-1018

Status: Economic bibliography and economic study are underway. Expected completion end of 1st quarter 1978. Report will be available in French and English by 3rd quarter 1978.



b. Legal analysis

In-house research and contracts:

William A. W. Neilson, University of Victoria.  
Louis Romero, University of Saskatchewan.  
Saul Schwartz, University of Ottawa.  
Jacob Ziegel, University of Toronto.

Information: Jonathan Guss, Consumer Research Branch, 819-997-1018

Status: Phase I - Background study of legal guidelines is underway. It will provide recommendations and guidance on shape government proposals should take. Expected date of completion end of 1st quarter 1978. Report will be available in French and English by 3rd quarter 1978.

Phase II - Legal study with legislative recommendations to begin 2nd quarter 1978. It will provide a survey of current law with proposals for change and analysis of reasons for change. Final result may be draft model legislation. Expected completion, 3rd or 4th quarter 1978. Report will be available in French and English at a later date.

1.3.2. Québec Civil Law Study

Terms of Reference: The purpose of the research is to review the relationship of federal legislation and the Québec Civil Law and related legal institutions, in particular, in the realm of consumer protection. This is the first step in devising a method to avoid inconsistencies between the Common and Civil Law approaches.

Contract: George Pollack, University of Montréal.

Information: Jonathan Guss, Consumer Research Branch, 819-997-1018

Status: Underway. Expected completion end of 2nd quarter 1978. Report will be available in French and English by 3rd quarter 1978.

1.3.3. Bills of Exchange Act: Part V -  
Consumer Bills and Notes

The Consumer Research Branch is considering future research in this area and would welcome comments.

Information: Jonathan Guss, Consumer Research Branch, 819-997-1018





#### 1.4. Market Sector Research

##### 1.4.1. Housing Transaction Costs

Terms of Reference: The purpose of the research is to study the costs involved in the housing market, and the relationship between the cost of purchasing housing conveyance services and the institutional or legal framework in which they are purchased. In addition, analysis will be performed of variations in these costs within a given institutional framework. Research will include an empirical survey and analysis of Montréal, Vancouver and Toronto real estate markets.

Contracts: Barry J. Reiter, University of Toronto.  
J. Robert S. Pritchard, University of Toronto.

Information: Lee McCabe, Consumer Research Branch, 819-997-1370

Status: Data collection has been completed. Analysis is underway. Expected completion second quarter 1978. Report will be available at a later date.

##### 1.4.2. The Role of the Automobile in Canadian Society

Terms of Reference: Consumer Research Branch participates in an Interdepartmental Task Force Study on the Role of the Automobile in Canadian Society. The objective of this study is to identify and evaluate the present and future interactions of the automobile with social, physical, environmental, economic, and political aspects of Canadian life. The participation of the Consumer Research Branch is chiefly directed towards aspects of direct relevance to Canadian consumers. In-house research.

Information: I. Lilla Connidis, Consumer Research Branch,  
819-997-1370

Status: No date has been set for submission of the study to Cabinet and government departments.

##### 1.4.3. Consumer Interest

Terms of Reference: The purpose of the research is to review current policy issues and to define "consumer interest" through a literature search, particularly that literature concerned with consumerism, marketing and marketers. The difference between the "consumer interest" and the "public interest" is to be looked at.

Contract: James D. Forbes, University of British Columbia.



Information: Dr. John L. Evans, Director, Consumer Research Branch,  
819-997-1067

Status: Preliminary study is available in English. Expected completion of final report by second quarter 1978. It will be published jointly by Consumer and Corporate Affairs Canada and the Institute for Research on Public Policy.

✓ 1.4.4. Prescription Drug  
Price Disclosure

Term of Reference: To study possible methods by which prescription drug price disclosure could be promoted to ensure better consumer decision making in this field. Research will cover various forms of price disclosure, i.e. media advertising, in-store price lists, telephone disclosure. Research will also include a survey of the present legal barriers to disclosure in Canada, as well as a look at the present situation in other countries, particularly the United States. In-house research.

Information: Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Status: Research is underway. Expected completion second quarter 1978. Final report will be available in French and English at the same time.

1.4.5. Evaluation of Drug Price  
Reduction Program

✓ Terms of Reference: To investigate the market effects of the federal government drug price reduction program and, particularly, the compulsory licensing of pharmaceutical companies. Such licensing allows competing pharmaceutical companies to import and sell drugs already under patent in Canada. In-house research.

Information: Jean-Pierre Toupin, Consumer Research Branch,  
819-997-1018

Status: Preliminary report completed. Final report to be published at a later date, probably 2nd quarter 1978.





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2. Consumer Research Council

The Consumer Research Council was formed in 1974 as an independent research body financed by Consumer and Corporate Affairs Canada. The Council's activities were suspended in March 1976 as part of the government's fiscal restraint program and its activities were integrated with those of the Consumer Research Branch of CCAC. The following is a list of all reports published by the Council. They may be obtained free of charge by sending the attached order form as indicated. Please note, however, that some reports have a limited edition.

- 1 A.R.A. Consultants Ltd., Human Capital Analysis: Its Application in the Study of the Consumer Interest in the Professions. Ottawa, February 1976. (Contained in a four-part report entitled Four Aspects of Professionalism dated March 1977 and released May 27, 1977.)
- 2 Axworthy, Christopher S., Rowcroft, John E., Consumer Co-operation in Atlantic Canada. Ottawa, November 1976. (Released September 1977.)
- 3 Bohnen, Linda S., The Sociology of the Professions in Canada. Ottawa, October 1975. (Contained in a four-part report entitled Four Aspects of Professionalism dated March 1977 and released May 27, 1977.)
- 4 Consumer Research Council, A Report on Consumer Interest in Marketing Boards. Ottawa, September 1974.  
Note: This report was originally commissioned by the former Canadian Consumer Council. Six working papers were released in conjunction with this report, as follows:
  - 4a Arcus, Peter L., The Consumer Interest and Marketing Boards for Fruit and Vegetables in Canada. March 1974.
  - 4b Forbes, J.D., The Canadian Wheat Board and the Consumer Interest. March 1974.
  - 4c Forbes, J.D., The Ontario Flue-Cured Tobacco Growers' Marketing Board and the Consumer Interest. March 1974.
  - 4d Loyns, R.M.A., Poultry Marketing Boards and Canadian Consumers. March 1974.
  - 4e Veeman, M.M., Veeman, T.S., The Impact of Federal Dairy Policies and Provincial Milk Boards on Canadian Consumers. April 1974.
  - 4f Wood, A.W., Consumer Interest in Hog Marketing Boards. March 1974.



- 5 Consumer Research Council, A Statement on Consumers and Marketing Boards. Ottawa, October 1974.
- 6 Consumers' Association of Canada (Toronto Branch), The Billing Practices Study. Ottawa, October 1975. (Released May 27, 1977.)
- ✓7 Liefeld, John, Product Information Preference of Disadvantaged Consumers. Ottawa, February 1976. (Released March 4, 1977.)
- 8 McDougall, Gordon H.G., A Study of Comparative Advertising in Canada. Ottawa, March 1976. (Released May 27, 1977.)
- 9 Morris, John, The Consumer Interest in Canadian Food Policy. Ottawa, December 1976. (Released September 1977.)
- ✓10 Roine, Larry A., The Use of Mediation and Arbitration for the Resolution of Consumer Grievances. Ottawa, February 1976. (Contained in a two-part report entitled Consumer Redress Mechanisms dated March 1977 and released May 27, 1977.)
- 11 Romero, Louis J., Federal Provincial Relations in the Field of Consumer Protection. Ottawa, October 1975. (Released February 2, 1977.)
- 12 Savitt, Ronald, A Survey of the Methodologies for Evaluating the Effectiveness of Consumer Programmes. Ottawa, December 1975. (Released May 27, 1977.)
- 13 Sigurdson, Pamela A., Small Claims Courts and Consumer Access to Justice. Ottawa, February 1976. (Contained in a two-part report entitled Consumer Redress Mechanisms dated March 1977 and released May 27, 1977.)
- 14 Slayton, Philip, Professional Education and the Consumer Interest: A Framework for Inquiry. Ottawa, January 1976. (Contained in a four-part report entitled Four Aspects of Professionalism dated March 1977 and released May 27, 1977.)
- 15 Timberg, Robert K., A.R.A. Consultants Ltd., The Professions: A Bibliography. Ottawa, August 1975.
- 16 Tuohy, Carolyn J., Wolfson, Alan D., The Political Economy of Professionalism: A Perspective. Ottawa, February 1976. (Contained in a four-part report entitled Four Aspects of Professionalism dated March 1977 and released May 27, 1977.)





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1. Atlantic Advisory Committee  
on Consumer Affairs

1.1. Orderly Payment of Debts

Terms of Reference: Two Atlantic provinces (Nova Scotia and Prince-Edward-Island) currently administer legislation in this area. Research will be undertaken to look into alternative programs, possibilities for the remaining two provinces and aspects of Part III of the proposed Bankruptcy Act.

Information: Helen Ferguson, Researcher, Atlantic Advisory Committee on Consumer Affairs, 902-424-5600 (Halifax)

Status: Research is underway. Expected completion by mid-winter 1978. Report will be presented at meeting of Atlantic Ministers responsible for consumer affairs in March 1978.

2. Newfoundland and Labrador  
Department of Consumer Affairs  
and Environment

2.1. Insurance Investigations

Terms of Reference: In 1977 an Insurance Investigation Committee was appointed to enquire into certain aspects of the insurance business in Newfoundland and Labrador. The Committee dealt with the file of complaints received by the Department of Consumer Affairs and Environment concerning automobile and property insurance. In-house research.

Information: Gordon French, Superintendent of Insurance for Newfoundland, Department of Consumer Affairs and Environment, 709-737-2594

Status: Final report was completed in May 1977. Copies are available in English through the departmental contact.



3. New Brunswick  
Department of Provincial  
Secretary, Consumer and  
Corporate Services Branch

3.1. Consumer Protection Project

Terms of Reference: The Consumer and Corporate Services Branch is currently considering three reports on consumer protection that were prepared for the Provincial Department of Justice.

- a. Consumer Guarantees in the Sale or Supply of Goods.
- b. Consumer Guarantees for Automobiles and Mobile Homes.
- c. Vol. I. Sale of Goods Concluded
  - Deceptive and Unfair Trade Practices
  - Small Claims Courts
  - Consumer Class Actions
  - Credit Reporting Agencies
- Vol. II. Legal Remedies of the Unsecured
  - Creditor after Judgment

In-house research.

Information: Karl J. Dore, Director, Consumer and Corporate Services Branch, (was the Project Director for the above-mentioned reports,) 605-453-2659

Status: The reports are available in English through the Law Reform Division, Department of Justice, P. O. Box 6000, Fredericton, N.B., E3B 5H1.

4. Québec  
Department of Consumers,  
Co-operative's and Financial  
Institutions

4.1. Survey of Consumer Problems in  
Québec

Terms of Reference: The Consumer Protection Bureau has, in the past few months, been engaged in preparing a large-scale survey on consumer problems, as seen and identified by Québec consumers. 1,700 Québécois in nine administrative regions of Québec, excluding Northern Québec, will be interviewed. The survey is expected to:

- a. provide a broad outline of the consumer society as it exists in Québec and
- b. help identify the most vulnerable groups of consumers, that is those who are the least equipped to handle consumer problems.

In-house and contract research.

Information: Rafic Nammour, Office of Consumer Protection,  
418-643-6327



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Status: The interviews have been completed. A preliminary report will be available in French in February 1978. A final report is expected by Spring 1978. It may be available in English.

5. Ontario  
Ministry of Consumer and  
Commercial Relations

5.1. Pilot Project in Consumer  
Education

Terms of Reference: This pilot project was designed to determine the effects of a consumer education and information program in an average Ontario city. North Bay was chosen. The study sought to discover which methods of conveying consumer information were effective and/or were perceived to be effective by carrying out various educational programs and by surveying householders. It attempted to open channels of communication in the community by involving local business, consumer and education groups in working together on consumer issues. It also attempted to create a better understanding of the respective roles and responsibilities in the marketplace among local consumers and businessmen. In-house and contract research.

Information: Mrs. Dagmar Stafl, Senior Economist, Commercial  
Studies, Ministry of Consumer and Commercial Relations,  
416-965-5151

Status: Final report has been completed and copies are available in English from the ministry.

5.2. Electronic Funds Transfer  
System

Terms of Reference: To study the Electronic Funds Transfer System as it will affect legislative programs and government policy. Research is being done on behalf of the Interministerial Committee on Electronic Funds Transfer. Contract research.

Information: Mrs. Dagmar Stafl, Senior Economist, Commercial  
Studies, Ministry of Consumer and Commercial Relations,  
416-965-5151

Status: Research is underway. Expected completion mid 1978. Final report will be available in English at a later date.

5.3. Proof of Insurance and  
Compulsory Insurance

Terms of Reference: The Task Force to study Proof of Insurance and Compulsory Insurance is investigating these subjects on behalf of the Interministerial Steering Committee on Vehicle Registration Systems.





The purpose of the Task Force is to identify, document and communicate to other Task Forces involved in the overall study, the factors that must be considered regarding the relationship between automobile insurance matters and the Vehicle Registration System. Factors to be examined are, identifying present practices and systems with respect to Proof of Insurance, recommending any changes to policies and procedures which would be required in the event that insurance becomes compulsory, developing a plan for implementing such changes and identifying estimated costs, etc. In-house and contract research.

Information: Mr. M. B. Dawson, Co-ordinator, Automobile and Casualty Insurance, Financial Institutions Division, Ministry of Consumer and Commercial Relations, 416-963-0474

Status: Research is underway. Expected completion Spring 1978. Final report will be available in English at a later date.

5.4. P.O.L.A.R.I.S.  
Project of the Land Registration  
Management Committee

Terms of Reference: To develop a new system of land registration. In-house and contract research.

Information: Warner Nuss, Director, System Services, Ministry of Consumer and Commercial Relations, 416-963-0533

Status: Long-term research is underway.

5.5. Condominiums

Terms of Reference: A Condominium Home Ownership Group has been formed with representatives of various Ontario ministries and a private consultant. This group is to recommend a package of measures designed to improve the condominium lifestyle. In-house research.

Information: Audrey Loeb Burns, Legal and Survey Standards Branch, Property Rights Division, Ministry of Consumer and Commercial Relations, 416-965-3250

Status: Research is underway. Expected completion early 1978. Report in English will be available at a later date.



5.6. Intermediaries in the Business  
of Insurance

Terms of Reference: A ministry committee is studying the recommendations of the Carruthers Report (a report on intermediaries in insurance). In-house research.

Information: Mrs. Dagmar Stafl, Senior Economist, Commercial Studies, Ministry of Consumer and Commercial Relations, 416-965-5151

Status: Long-term research is underway. The Carruthers Report is available in English from the Queen's Printer, Toronto, Ontario.

5.7. Funded Status of Pension Plans  
Registered in Ontario

Terms of Reference: To provide an indication of the extent of funding of private pension plans. In-house research.

Information: J. Wells Bentley, Superintendent of Pensions, Pension Commission, Ministry of Consumer and Commercial Relations, 416-963-0527

Status: Preliminary report covering 943 pension plans was completed in August 1975. Updating and enlarging will be done on a regular basis. First update will be available in the summer of 1978.

5.8. Actuarial Valuation Assumptions

Terms of Reference:

- a. To conduct a survey of 128 actuarial reports filed with the Pension Commission of Ontario of self-administered pension plans, that is pension plans where the funds are held in a trust fund and administered by a trustee, or a deposit administration or segregated fund held by an insurer.
- b. To determine actuarial assumptions and methods employed.
- c. To measure changes in assumptions used by actuaries in changing economic situations.

In-house research.

Information: J. Wells Bentley, Superintendent of Pensions, Pension Commission, Ministry of Consumer and Commercial Relations, 416-963-0527

Status: Research is ongoing. Reports are published approximately every three years. Last report was released in 1975 and is available through the ministry contact.





Research projects or areas of interest in which the Ministry of Consumer and Commercial Relations would be prepared to collaborate with other jurisdictions.

- a. Continuing Study on the Funded Status of Pension Plans.
- b. Examination into losses of Pension Funds due to bankruptcy of an employer.
- c. Interministerial Green Paper on Post Control Options for Tenant Protection.
- d. Comprehensive analysis of consumer complaints as they relate to this Ministry's Business Practices Division and in the area of insurance.
- e. We are presently cooperating with the Consumer and Corporate Affairs Canada's study on Housing Transaction Costs in Canada, being conducted by the University of Toronto Faculty of Law.

Information: Mrs. Dagmar Stafl, Senior Economist, Commercial Studies, Ministry of Consumer and Commercial Relations, 416-965-5151

6. Manitoba  
Department of Consumer,  
Corporate and Internal Services

Manitoba will contribute to the second and subsequent newsletters.



7. Saskatchewan  
Department of Consumer Affairs

The availability of all reports and papers listed below is subject to the approval of the Deputy Minister unless otherwise noted. Requests should be channelled through the departmental contact indicated.

7.1. Food Price Survey

Terms of Reference: In response to an awareness of increasing food costs and consumer dissatisfaction with the retail food industry in 1975, the Government of Saskatchewan directed the Department of Consumer Affairs to undertake a comparative food price monitoring and publishing program. The program had three basic terms of reference.

- a. to provide more complete food price information to consumers than they could obtain on their own,
- b. to study the impact of improved information on prices and to study the stores' reactions generally, and
- c. to study the impact of improved information on consumer attitudes and expenditures.

In-house research.

Information: Tom Rogers, Director, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3895.

Status: Project was completed in May 1976. Report has not been published.

7.2. Research on Selected Credit Topics

Terms of Reference: The department has been studying the area of consumer credit since mid-1975 with a view to considering changes in legislation. The background papers outline specific changes that could be made in seven areas within the credit field both within Saskatchewan and in Canada. Areas being considered include disclosure in credit transactions, methods of calculating interest, rate ceilings, billing practices, credit cards, mortgages, and equal credit opportunities. In-house research.

Information: David Abbey, Research Officer, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3896

Status: Research was completed in October 1976. Final report has been published in English.



### 7.3. Product Testing

Terms of Reference: Research is underway on the need for product testing and the need for government involvement in such programs. Areas being examined are the need for consumers to become better acquainted with competitive performance characteristics; and the availability of reliable information on particular products. In-house research.

Information: David Abbey, Research Officer, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3896

Status: Research completed June 1977. Detailed memorandum has been published in English.

### 7.4. Media Advertising and Use of Departmental Enquiry and Complaint Services

Terms of Reference: To assess the impact of departmental media advertising on the use of these services. In-house research.

Information: David Abbey, Research Officer, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3896

Status: Research has been completed. A short memo has been published in English.

### 7.5. Women and Credit

Terms of Reference:

- a. To determine if credit grantors discriminate against women in granting credit,
- b. To determine if there is a need for legislation to ensure women are treated fairly by credit grantors, and
- c. To compile a list of legislation and literature in North America concerning women and credit.

In-house research.

Information: Tom Rogers, Director, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3895

Status: Research is underway. Expected completion by spring of 1978.





#### 7.6. Direct Sellers

Terms of Reference: To review the Direct Sellers Act with respect to its relevance to direct selling and to uniformity with other provincial acts. In-house research.

Information: Mac MacGillivray, Director, Licensing and Investigation Branch, Department of Consumer Affairs, 306-565-5568

Status: Project is underway.

#### 7.7. Trade Practices Act

Terms of Reference: To prepare a proposal for a Trade Practices Act in the Province of Saskatchewan. In-house research.

Information: Mac MacGillivray, Director, Licensing and Investigation Branch, Department of Consumer Affairs, 306-565-5568

Status: Research has been completed. White paper entitled "Proposals for a Bill on Trade Practices, 1976" has been published in English, and is available through departmental contact.

#### 7.8. Personal Property Security Act

Terms of Reference: To prepare a proposal for a Personal Property Security Act.

Information: Brian Grosman, Chairman, Law Reform Commission, Suite 1003, Bank of Commerce Building, 201 - 21st Street E., Saskatoon, Saskatchewan, 306-653-1891

Status: Proposals, draft bill, and commentary have been submitted to Attorney-General of Saskatchewan. They are available through the Law Reform Commission.



Terms of Reference: To examine major constitutional aspects of consumer credit law and propose certain protections in this area, covering such aspects as third party liability and defenses available to consumers against assignees and lenders.

Information: Tom Rogers, Director, Planning and Policy Analysis Branch, Department of Consumer Affairs, 306-565-3895

Status: Research is underway. Expected completion mid 1978.  
Report will be available in English at a later date.

8. Alberta  
Consumer and Corporate Affairs

Information: Richard Chamberlin, Director, Research Section, Consumer and Corporate Affairs, 403-427-5701

The Research Section of the Management Secretariat of the Alberta Department of Consumer and Corporate Affairs publishes quarterly an "Annotated Bibliography of Research Papers." The Bibliography contains information on a variety of papers and articles published by the Department as well as topical information from other government departments and other sources. It is available through the Departmental contact. The Research Section also publishes "Research Bulletin," a monthly update of the Bibliography. However, this Bulletin can contain information on confidential discussion papers of the Department and as such has limited distribution. Publications meant specifically for public consumption are: "Market Highlights" which lists newsworthy market news items, and "Market Spotlight" which targets on one product, service or issue and discusses various aspects of it. Recent issues have covered such topics as carpet selection, the methods of shipping Christmas presents, and the cost of driving a car. These newsletters are available through the departmental contact.

The Consumer Research Newsletter will not duplicate information from the above publications but will include in future issues information on proposed or current research which would not be listed in the "Annotated Bibliography," as well as completed research which has not yet appeared in any previous addition to the "Annotated Bibliography."





8.1. Research Review Paper #19: Tax  
Discounters in Alberta: Client  
Profile and Business Practices

Terms of Reference: The study was undertaken with two principal objectives:

- a. to establish a profile of the tax discounter's clientele and
- b. to gain further knowledge of business practices of this industry.

Status: Report was completed in September 1977, and is available in English through the departmental contact.

8.2. Research Review Paper #20:  
Concerns and Characteristics of  
Condominium Residents

Terms of Reference: A survey of 603 condominium owners in Edmonton and Calgary was conducted in the Spring of 1975. The survey helps identify:

- a. what guidelines for construction, marketing and consumer advice might be considered in this field,
- b. who should benefit from such standards and
- c. how permanent - how deserving of attention-condominiums seem to be in the market for housing.

Status: Report was completed in October 1977, and is available in English through the departmental contact.

9. British Columbia  
Ministry of Consumer and  
Corporate Affairs

9.1. Advertising Review Program

Terms of Reference: To monitor newspaper, radio and television advertising in order to:

- a. check on general compliance with consumer laws and
- b. assist in specific enforcement activities of the Trade Practices Branch, B.C. Ministry of Consumer and Corporate Affairs.

In-house research: Pearson Monitoring Group. (For three years the Ministry has employed several handicapped individuals confined to a long-term care facility to carry out this ongoing research.)

Information: Harry Addison, Trade Liaison Officer, Ministry of Consumer and Corporate Affairs, 604-387-6831

Status: ongoing



## 9.2. Food Price Monitoring/Food Policy

### Terms of Reference:

- a. To provide monthly reports on food price trends in Vancouver.
- b. To analyze the regional pattern of food prices within B.C.
- c. To analyze the level of food prices in B.C. in relation to other areas of Canada and the United States.
- d. To undertake special studies on individual commodities and particular aspects of the structure of the industry as they arise as areas of concern.

For nearly two years the Ministry has been actively involved in food price monitoring and other closely related projects. Ongoing Vancouver Price Monitoring forms the core of this research but specific projects cover a wide range of topics including: regional price comparisons; participation in an inter-provincial price survey; and special reports on such subjects as marketing boards, national food policy, etc. In-house research.

Information: David Oliver, Research Officer;  
Ian Slater, Senior Research Officer, Ministry of  
Consumer and Corporate Affairs, 604-387-6831

Status: ongoing

## 9.3. Licensing of Direct Sellers

### Terms of Reference:

- a. To review B.C. legislation governing direct sales.
- b. To compare B.C. legislation with other provinces.
- c. To analyze the need for revision of B.C. legislation.
- d. To determine the impact of any proposed changes on the municipal licensing function.

In-house research.

Information: Chris Lovelace, Research Assistant;  
Ian Slater, Senior Research Officer, Ministry of  
Consumer and Corporate Affairs, 604-387-6831

Status: An inter-provincial comparative table has been completed and indicates that all jurisdictions, other than B.C., have legislation governing the licensing of direct sellers province-wide. Copies of this table have been circulated to all Provinces and Territories. Copies are available (in English) to others through the ministry contact.



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9.4. The Provision of Funeral and  
Cemetery Services in British  
Columbia (Gosse Report)

Terms of Reference:

- a. To determine the need for regulation.
- b. If the need were established, formulate the objectives of the regulation.
- c. To determine the procedures by which these objectives could effectively and fairly be achieved.

Contract Research.

Information: Don Patterson, Cemeteries Officer, Ministry of  
Consumer and Corporate Affairs, 604-387-6831

Status: Research was completed in 1976. Gosse Report is available at  
a cost of \$4.00 through Queen's Printer, Victoria, B.C.





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# RESEARCH

## Newsletter



Issue No. 4 November, 1981

To date, this annual publication has been produced by the Consumer Research and Evaluation Branch (CREB) of Consumer and Corporate Affairs Canada (CCAC). Its purpose has been to summarize and indicate the status of past, current and on-going research in the consumer field, including published reports and manuscripts deposited in the Departmental Library. This edition, unlike earlier ones, is limited to research initiated in CREB and does not include work by Provincial Departments of Consumer Affairs and Canadian Academic Institutions. Exceptions to this do exist, however, where CCAC has contracted with them.

The objectives of this Newsletter are:

- a. to help Canadian researchers and policy makers remain abreast of current research developments;
- b. to inform researchers outside government of current consumer research priorities within government; and
- c. to promote cooperation and reduce duplication in the area of consumer research.

Future editions of the Newsletter will be a Departmental publication and, as such, will not only include research undertaken by CREB, but will encompass all research undertaken by CCAC.

The Newsletter is available at no charge. To ensure efficiency in the distribution system, please fill out and return the attached request form if you wish to receive future issues. If you are aware of others interested in the field of consumer research who may not have received the Newsletter, please encourage them to send in their names and addresses so that the Newsletter will reach the widest possible audience of interested persons.

An order form for forthcoming CREB reports is also attached. Published reports can be obtained from Communications Service, CCAC, Place du Portage, Phase I, Ottawa/Hull K1A 0C9 (819-997-3286). Library manuscripts can be made available by personal attendance at 50 Victoria Street, 14th Floor, Hull, or by way of a loan in document and (usually) microfiche form by contacting the CCAC Library at the indicated address or by telephoning (819-997-1632. It is to be noted that these manuscripts are working papers only and are not to be quoted.

*Geoffrey Hiscocks.*

Dr. Geoffrey A. Hiscocks, Director  
Consumer Research and Evaluation Branch  
Consumer and Corporate Affairs Canada

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RESEARCH BY  
CONSUMER AND CORPORATE AFFAIRS CANADA

1. Consumer Research and Evaluation  
Branch  
Bureau of Consumer Affairs

1.1 Financial Transactions Research

CONTACT: Tom Gussman, Consumer  
Research and Evaluation  
Branch, 819-997-1370

1.1.1 Towards the Development of  
Moderate Cost Financial Advisory  
Services for Personal Long-Term  
Decision-Making

Terms of Reference: Project aimed at translating theoretical findings in the area of economics of household savings and financial security into a model of financial counselling for long-term household financial control. Also, a study is made of the feasibility of gradually implementing such a model through Canadian private financial institutions.

Principal Researcher: Prof. Jamie V. Poapst, University of  
Toronto

Status: Available as reference material in Departmental  
Library.

1.1.2 Life Insurance: Industry  
Structure, Regulation, and the  
Consumer Interest

Terms of Reference: Review of the nature of the industry, current practices and consumer problems in the life insurance field.

Principal Researcher: Dr. Phelim P. Boyle, University of British  
Columbia

Status: Completed. Expected to be published mid 1982 with study  
1.1.3.

### 1.1.3 Regulation of Canadian Markets for Life Insurance

Terms of Reference: Investigation of the impact of overly conservative valuation rules of the liabilities of life insurance firms on prices charged for products. Also, determination of informational advantages held by firms over consumers purchasing products.

Principal Researchers: Drs. Frank Mathewson and Ralph Winter,  
University of Toronto

Status: Completed. Expected to be published mid 1982 with  
1.1.2.

### 1.1.5 Survey of Credit Counselling Services in Canada

Terms of Reference: Provision of preliminary data on distribution and characteristics of credit counselling services across Canada as a basis for further research in this area.

Principal Researcher: J. Wayne Brighton, Consumer Research and  
Evaluation Branch

Status: Available as reference material in Departmental Library.

### 1.1.6 Consumer Credit Use in Canada

Terms of Reference: Investigation factors entering the decision-making process in credit transactions.

Principal Researcher: CROP Inc., Montréal

Status: Completed. Results are expected to be incorporated with  
study 1.1.7 into a larger study.

### 1.1.7 Access to Financial Services

Terms of Reference: To survey and assess extent of the problem of access to financial services for particular segments of the population.

Principal Researcher: CROP Inc., Montréal

Status: Completed. Results are expected to be incorporated with  
study 1.1.6 into a larger study in mid 1982.



1.1.8 Socio-Economic Profile of  
Consumer Bankrupts in Canada:  
1977

Terms of Reference: Compilation of socio-economic data on consumer debtors filing for bankruptcy for use in problem-identification analysis.

Principal Researcher: J. Wayne Brighton and Justin A. Connidis,  
Consumer Research and Evaluation Branch

Status: Completed. Report under review.

1.1.9 Survey of Low-Income Loans  
Programs Offered by Credit Unions  
in Canada

Terms of Reference: Description of location and characteristics of low-interest loan programs offered by credit unions.

Principal Researcher: J. Wayne Brighton, Consumer Research and Evaluation Branch. This was a joint research and evaluation project in conjunction with the Canadian Co-operative Credit Society Limited.

Status: Available as reference material in Departmental Library.

1.1.10 The Social Impact of Electronic  
Funds Transfer

Terms of Reference: Identification of likely social impacts of the emerging applications of electronic funds transfer.

Principal Researcher: Socioscope Ltd., Ottawa

Status: Completed and under review.

1.1.11 Assessing the Central Issues in  
the Debate Surrounding the  
Adequacy of Occupational Pension  
Plans

Terms of Reference: Assess recent research on public and private Canadian pension plans and extend existing research to issue of valuation and costing of employer-sponsored pension plans.

Principal Researcher: Prof. J.E. Pesando, University of Toronto

Status: Completed and under review.

## 1.2 Consumer Choice Research

CONTACT: Alan Winberg, Consumer  
Research and Evaluation  
Branch, 819-997-1741

### 1.2.1 Consumers' Perceptions of Pre-Purchase Shopping Problems and Solutions - Major Findings and Directions for Action

**Terms of Reference:** Identification of major problems in consumer information processing and assessment of pre-purchase information search trade-offs consumers make.

**Principal Researchers:** Dr. John D. Claxton, University of  
British Columbia  
Dr. J.R. Brent Ritchie, University of  
Calgary

**Status:** Published June 18, 1981 and available from Communications Service, CCAC.

### 1.2.2 An Experimental Study of the Relationship Between Consumer Satisfaction and Levels of Choice

**Terms of Reference:** Examination of relationship between consumer satisfaction and level of choice available at time of product selection.

**Principal Researcher:** Dr. Louise A. Heslop, University of Guelph

**Status:** Available as reference material in Departmental Library.

### 1.2.3 Situational Influences on the Utility Functions of Consumers

**Terms of Reference:** Investigation of manner and extent to which situations influence consumer utilities, or levels of satisfaction, derived from critical attributes of a given product or service.

**Principal Researcher:** Prof. Pierre Filiatrault, Université du  
Québec, Montréal

**Status:** Available as reference material in Departmental Library.

1.2.5    Housing Transaction Costs: A  
Survey of Recent Experiences in  
Three Canadian Cities

Terms of Reference: Examination of choice behaviour of Canadian consumers in selection of housing units and housing conveyance services and costs incurred.

Principal Researcher: Michael A. Goldberg, Urban and Economic Consulting Ltd., Vancouver

Status: Available as reference material in Departmental Library.

1.2.6    Consumer Information Seeking:  
Implications for Consumer Policy

Terms of Reference: Review of consumer behaviour theory and public policy issues in provision of point-of-sale product information to consumers.

Principal Researcher: Dr. C. Dennis Anderson, University of Manitoba

Status: Available as reference material in Departmental Library.

1.2.7    The Information Content of  
Television Advertising: A  
Longitudinal and Cross-Section  
Study

Terms of Reference: Measurement of the level of useful information in T.V. advertising. Canadian and American T.V. channels from 1971 to 1973 were analyzed.

Principal Researcher: Dr. Richard W. Pollay, University of British Columbia

Status: Available as reference material in Departmental Library.

1.2.8    The Effects of Nutritional  
          Information, Quantity of Product  
          Information: Results of a Field  
          Experiment

Terms of Reference: Examination of the impact on the consumption decision process of the quantity of manufacturer-supplied information on consumer non-durable products.

Principal Researchers: Dr. Doyle Weiss, University of British  
                          Columbia  
                          Dr. Bruce Fauman, University of British  
                          Columbia and University of Rochester

Status: Available as reference material in Departmental Library.

1.2.9    An Exploratory Study of Urban/  
          Rural Consumer Expectations and  
          Evaluations of their Consumer  
          Realities

Terms of Reference: Study of frequency and types of problems experienced by rural consumers and comparison made with those of consumers in urban centres.

Principal Researcher: Dr. John Liefeld, University of Guelph

Status: Available as reference material in Departmental Library.

1.2.10   The Role of the Co-operative  
          System in the Marketing of  
          Consumer Goods and Banking  
          Services in Denmark: An  
          Exploratory Study

Terms of Reference: Investigation of general factors and conditions leading to successful operation of cooperative distribution systems; identification of impact on consumer welfare, level of competition and industry conduct and performance; and an examination and assessment of Danish consumer goods cooperative system.

Principal Researcher: Dr. Dale M. Beckman, University of  
                          Manitoba

Status: Available as reference material in Departmental Library.

1.2.11 Exploratory Study of Consumer  
Attitudes Towards Children's  
Flame Retardant Sleepwear

Terms of Reference: Determination of consumers' awareness, knowledge and attitude of flammability legislation, particularly with respect to children's flame retardant sleepwear.

Principal Researcher: Dr. Marjorie Wall, University of Guelph

Status: Completed. Expected to be published late 1981.

1.2.12 Consumer Satisfaction,  
Dissatisfaction and Complaining  
Behaviour: Major Findings and  
Directions for Action

Terms of Reference: Comprehensive analysis of consumer satisfaction, dissatisfaction and complaining behaviour using nationally representative sample of consumers and examining 225 product and service categories.

Principal Researcher: Dr. Stephen B. Ash, University of Western Ontario

Status: Published December 17, 1980 and available from Communications Service, CCAC. Six accompanying volumes of detailed findings are available as reference material in the Departmental Library.

1.2.13 Consumer Decision-Making: An  
Annotated Bibliography

Terms of Reference: Provision of up-to-date review of resource material useful in the planning and evaluation of current and proposed programs and policies relating to consumer behaviour. Also serves as guide to further research.

Principal Researchers: Michel Zins, Université du Québec à Chicoutimi; J.R. Brent Ritchie, University of Calgary; John D. Claxton, University of British Columbia; Pierre Filiatrault, Université du Québec à Montréal; W.S. Good and F.A. Stark, University of Manitoba; Louise Heslop and the late Gerhard Scherf, University of Guelph

Status: Published in 1979 and available from Communications Service, CCAC.



1.2.14 The Consumer and Automobile  
Repairs: A Situational Analysis

Terms of Reference: Examination of nature and seriousness of maintenance and repair services for automobiles. Also, study made of consumer decision-making process in selecting a repair establishment.

Principal Researchers: Prof. Pierre Filiatrault, Université du Québec, Montréal  
Dr. J.R. Brent Ritchie, University of Calgary

Status: Completed and under review.

1.2.15 Satisfaction, Dissatisfaction and  
Complaining Behaviour: A  
Comprehensive Study of the  
Disadvantaged Consumer

Terms of Reference: In-depth analysis of CS/D data base (see 1.2.12) with respect to the disadvantaged consumer segment.

Principal Researcher: Dr. Stephen J. Ash, University of Western Ontario  
Dr. Melanie Wallendorf, University of Arizona

Status: Completed and under review.

1.2.16 Durable Consumer Products and the  
Handicapped Person: An  
Exploratory Study

Terms of Reference: Identification of key information sources to assemble relevant information about selected consumer goods and services required by disabled people and determination of list of major living activities which disabled consumers need/desire to undertake.

Principal Researcher: The Levy-Coughlin Partnership, Inc.,  
Toronto

Status: Completed and under review.



1.2.17 Consumer Satisfaction/Dissatisfaction with Respect to New House Purchases

Terms of Reference: Comprehensive analysis of consumer behaviour with respect to new house purchases involving review of relevant literature, description of industrial structure and institutional framework, and analysis of CS/D data base (see 1.2.12).

Principal Researcher: Michael A. Goldberg, Urban Research Group, Vancouver

Status: Report due October 30, 1981.

1.2.18 Food Basics Impact Evaluation: A Test of Knowledge Gains by Program Recipients

Terms of Reference: To conduct an evaluation of the Food Basics Program by assisting in design of questionnaire to measure impact of Food Basics, training regarding implementation of an impact evaluation, designing procedure for impact study and assisting in analysis of data resulting from questionnaire.

Principal Researcher: Jerry Dee Wharton, University of Manitoba

Status: Completed and under review.

1.2.19 Public Policy Alternatives for Enhancing Consumer Satisfaction in the New Automobile Purchase Process

Terms of Reference: Comprehensive analysis of consumer behaviour with respect to new car purchases and preparation of summary report delineating the analysis and developing policy implications.

Principal Researcher: Dr. Stephen J. Arnold, Queen's University

Status: Final report due December 31, 1981.

1.2.20 Consumer Satisfaction/Dissatisfaction with Respect to Small Electrical Appliances

Terms of Reference: Comprehensive analysis of consumer behaviour with respect to small electrical appliances involving review of relevant literature, description of industrial structure and institutional framework, analysis of CS/D data base (see 1.2.12), and survey of professionals active in industry.

Principal Researcher: Dr. Louise Heslop, University of Guelph

Status: Report due January 31, 1982.

1.2.21 Consumer Satisfaction/Dissatisfaction with Respect to Automobile Repair Services

Terms of Reference: Comprehensive analysis of consumer behaviour with respect to automobile repair services involving review of relevant literature, description of industrial structure and institutional framework, and analysis of CS/D data base (see 1.2.12).

Principal Researcher: Dr. Pierre Filiatrault, Université du Québec, Montréal

Status: Final report due March 30, 1982.

1.2.22 Analysis of Consumer Behaviour with Respect to Home Repairs and Renovation

Terms of Reference: Review relevant literature in area of household repairs and conduct an extensive analysis of the reasons for dissatisfaction including financial loss, physical damage, etc.

Principal Researchers: Dr. John Miller, University of Colorado  
Prof. John Auld, University of Guelph  
Computer services being provided by the University of Colorado

Status: Report due March 31, 1982.

### 1.3 Legal Framework Research

CONTACT: Dr. G.A. Hiscocks,  
Consumer Research and  
Evaluation Branch,  
819-997-1067

#### 1.3.1 Risky Products and Consumer Protection: An Economic Study of Information, Insurance, Warranties and Liability

Terms of Reference: Identification and investigation of goals and key variables in an economic analysis of existing and plausible liability rules for the distribution of losses caused by goods in the Canadian market.

Principal Researcher: Dr. Spencer Star, Econ Research and Consulting Ltd., Québec

Status: Available as reference material in Departmental Library.

#### 1.3.2 Consumer Protection in the Used Car Market: Warranties and Inspections

Terms of Reference: Comparison and analysis of two alternative systems of buyer protection: a mandatory warranty system and a mandatory inspection system.

Principal Researcher: Dr. Spencer Star, Econ Research and Consulting Ltd., Québec

Status: Available as reference material in Departmental Library.

#### 1.3.3 An Economic Analysis of Consumer Redress Mechanisms

Terms of Reference: Identification and investigation of key factors necessary in a consumer dispute resolution system, and provision of an analytic framework for the evaluation of existing and new resolution systems.

Principal Researcher: Prof. Alan A. Shapiro, York University

Status: Published December 30, 1980 and available from Communications Service, CCAC.

1.3.4 Product Liability: Reflections  
on Legal Aspects of the Policy  
Issues

Terms of Reference: Investigation, analysis and preparation of policy recommendations for federal and provincial activity in the area of product liability.

Principal Researchers: Louis Romero, University of Saskatchewan  
Saul Schwartz, University of Ottawa  
Jacob Ziegel, University of Toronto

Status: Published January 21, 1981 and available from Communications Service, CCAC.

1.3.6 Products Liability and Personal  
Injury Compensation in Canada:  
Towards Integration and  
Rationalization

Terms of Reference: Analysis of provincial product liability laws, exploration of feasibility of integrating product liability compensation programs with existing no-fault auto accident schemes, and analysis of product liability and federal product safety regulation.

Principal Researcher: Prof. Edward P. Belobaba, York University

Status: Completed and under review.

1.3.7 Consumer Product Warranty Reform:  
Regulation in Search of Rational-  
ity - A Primer for Policy Makers

Terms of Reference: Investigation of provincial truth-in-warranty laws, product quality regulation and standard form-of-warranty legislation, examination of provincial dispute resolution mechanisms, and analysis of the role of federal product testing and labelling programs.

Principal Researcher: Prof. Edward P. Belobaba, York University

Status: Completed and under review.

1.3.8 Product Liability and Consumer  
Product Warranty Reform in  
Canada: The Constitutional  
Implications

Terms of Reference: Review of federal and provincial legislative competence regarding policy/program initiatives examined in studies 1.3.6 and 1.3.7.

Principal Researcher: Prof. Edward P. Belobaba, York University

Status: Completed and under review.

1.3.9 The Liability of Retailers and  
Manufacturers of Consumer Goods

Terms of Reference: Examination of nature and locus of liability for product liability in Québec civil law; study of statutory policy objectives and assessment of the effectiveness of existing legislation in indicating those goals; outline of kind of damages for which recovery may be obtained and the persons to whom duties are owed.

Principal Researcher: Jacques Vignola, Université de Montréal

Status: Completed and under review.

1.3.10 Interprovincial Product Liability  
Litigation: Jurisdiction,  
Enforcement and Choice of Law

Terms of Reference: Study of product liability from the perspective of the common law, dealing with interprovincial litigation and issues arising therefrom: jurisdiction, enforcement and choice of law.

Principal Researcher: Dr. Robert J. Sharpe, University of  
Toronto

Status: Expected to be released late 1981.

### 1.3.11 Liability Rules and Insurance Markets

Terms of Reference: Summarization and compilation of materials relating to the effect of alternative product liability tort rules on insurance premiums, insurance availability, allocative efficiency and industry structure.

Principal Researchers: Drs. Paul Halpern and Jack Carr,  
University of Toronto

Status: Published October 19, 1981 and available from Communications Service, CCAC.

### 1.3.12 Consumer Products Warranties: Perspectives, Issues and Options

Terms of Reference: Identification and assessment of the practices and views of industry regarding product warranties, post-sale relations with buyers, and other matters related to product economic life, focussing on automobiles and major household appliances; and provision of policy options related to these problems.

Principal Researchers: Drs. John R. Kennedy, Michael R. Pearce and John A. Quelch, University of Western Ontario (Dr. Quelch is now at Harvard University)

Status: Available as reference material in Departmental Library.

### 1.3.14 Interprovincial Products Liability Litigation: Jurisdiction, Enforcement and Choice of Law in Québec Private International Law

Terms of Reference: Study of product liability from the perspective of Québec civil law, dealing with interprovincial litigation and issues arising therefrom: jurisdiction, enforcement and choice of law.

Principal Researcher: David H. Appel, Montréal

Status: Completed and publication anticipated mid 1982.



1.3.15 Problems of Consumers in the  
Services Sector of the  
Marketplace

Terms of Reference: Identification of nature and extent of consumer problems encountered in the services sector of the marketplace and the development of policy recommendations.

Principal Researcher: Prof. C. Gordon Simmons, Queen's  
University

Status: Report due November, 1981.

1.4 Market Sector Research

CONTACT: Tom Gussman, Consumer  
Research and Evaluation  
Branch, 819-997-1370

1.4.1 Housing Transaction Costs

Terms of Reference: To study costs involved in housing market and the relationship between cost of purchasing housing conveyance services and the institutional/legal framework in which they are purchased. This study is proceeding in conjunction with 1.2.5.

Principal Researchers: Profs. Barry J. Reiter and J. Robert S.  
Pritchard, University of Toronto

Status: Incomplete.

1.4.2 Retail Prescription Drug Price  
Disclosure in Canada: Policy  
Perspectives

Terms of Reference: To study possible methods by which prescription drug price disclosure could be promoted to improve consumer decision-making.

Principal Researcher: Tom Gussman, Consumer Research and  
Evaluation Branch

Status: Completed and under review.

#### 1.4.3 Studies of Tariff Protection to Canadian Industries

Terms of Reference: Determination of consumer cost and excess production cost from providing tariff protection to certain industries.

Principal Researcher: Craig Campbell, Consumer Research and Evaluation Branch

Status: Industry studies completed with respect to footwear and textiles and clothing. Available as reference material in Departmental Library. The footwear study may be published and, if so, is tentatively scheduled for early/mid 1982. Future work is intended to extend analysis to a broader industrial base.

#### 1.4.4 Consumer Problems in the Automobile Repair Industry: An Exploratory Study

Terms of Reference: Investigation of nature of the Canadian auto repair market and determination of nature and extent of consumer problems in that market.

Principal Researcher: Prof. Stephen E. Margolis, University of Western Ontario

Status: Completed and under review.

#### 1.4.5 A Dynamic Approach to Measuring the Loss of Output Induced by Trade Restrictions

Terms of Reference: Review and evaluation of economic literature on trade policy and assessment of differential impacts of various intervention measures, with a detailed examination of dynamic losses.

Principal Researcher: Prof. W. Erwin Diewert, University of British Columbia

Status: Available as reference material in Departmental Library.

1.4.6 An Analysis of the Marketing and  
Investment Strategy of the North  
American Auto Industry

Terms of Reference: Examination of marketing and investment  
strategies for the North American auto industry enabling effective  
competition with foreign auto producers.

Principal Researcher: Gilbert R. Winham, Dalhousie University,  
Halifax, Nova Scotia

Status: Completed and under review.

1.5 Consumer Energy Conservation  
Research

CONTACT: Alan Winberg, Consumer  
Research and Evaluation  
Branch, 819-997-1741

1.5.1 Energy Consumption and  
Conservation Patterns in Canadian  
Households - Summary Report

Terms of Reference: Development of a taxonomy of consumers based  
on energy consumption profiles and energy values; relating major  
groupings to situational and demographic factors; and initiating  
a comparative analysis of the receptivity of the major groups to  
alternative energy conservation proposals. See 1.5.18.

Principal Researchers: Dr. G.H. Gordon McDougall, Wilfred  
Laurier University  
Dr. J.R. Brent Ritchie, University of  
Calgary  
Dr. John D. Claxton, University of  
British Columbia

Status: Published April 14, 1981 and available from Communica-  
tions Service, CCAC.

1.5.2    Imposed Choice Purchases of  
Energy-Using Equipment for  
Installation in New Housing

Terms of Reference: Identification of percentages of appliances and heating equipment "imposed" upon occupants of residential buildings; examination of decision-making process for "imposed choice" with particular reference to energy usage considerations; and preliminary assessment of impact of alternative conservation policies on "imposed choice" purchase decisions.

Principal Researcher: Dr. John A. Quelch, University of Western Ontario (now at Harvard University)

Status: Available as reference material in Departmental Library.

1.5.3    Impact on Consumer Refrigerator  
Purchases of Energy Consumption  
Information at Point of Sale

Terms of Reference: Investigation of state of the art of energy consumption information disclosure for major energy-consuming products; examination and investigation of the differential impact of alternative disclosures on consumer purchase decisions; and development of guidelines and recommendations for effective provision of energy information.

Principal Researchers: Dr. C. Dennis Anderson, University of Manitoba  
Dr. John D. Claxton, University of British Columbia

Status: Completed. Expected to be published in conjunction with study 1.5.10.

1.5.4    Economic Incentives for Energy  
Conservation at the Consumer  
Level in Canada

Terms of Reference: Identification of possible economic incentives and deterrents to be considered for Canadian energy conservation purposes and an assessment of their impact and effectiveness resulting in an in-depth assessment of specific microeconomic conservation policies.

Principal Researcher: Dr. Peter N. Nemetz, University of British Columbia

Status: Available as reference material in Departmental Library.

#### 1.5.5 Leisure Activities and Energy Consumption

Terms of Reference: Classification of leisure activities according to level of energy required, assessment of consumer benefits derived from such activities and review of existing literature on moving consumers from high to low energy consumption activities.

Principal Researchers: Dr. J.R. Brent Ritchie, University of Calgary  
Dr. John D. Claxton, University of British Columbia  
Dr. Richard E. Vosburgh, University of Guelph

Status: Completed. Two parts of the report are under review.

#### 1.5.6 Overview Topic Paper on Mass Media Energy Conservation Communications Policies

Terms of Reference: Examination of information/behaviour models relating information strategies to behavioural impacts, and identification of key parameters of models in Canadian setting.

Principal Researchers: Drs. Patricia and Ilan Vertinsky, University of British Columbia

Status: Available as reference material in Departmental Library.

#### 1.5.7 Energy: Canadians' Attitudes and Reactions (1975-1980)

Terms of Reference: Analysis of six-year survey on Canadians' attitudes towards the energy situation and an assessment of the strengths/weaknesses of the current survey from a methodological viewpoint. This survey continues to be carried out and analyzed annually.

Principal Researchers: Drs. Gordon H.G. McDougall and Gerald Keller, Wilfrid Laurier University

Status: Completed. Expected to be published late 1981.

1.5.8 Consumer Reaction to Reduced  
Packaging in the Supermarket

Terms of Reference: Investigation of consumer reaction to choice between elaborate packaging and price reduction of 17 consumer products in actual retail setting.

Principal Researchers: Marjory J. Loveys and Linda R. Pim of  
Pollution Probe, Toronto

Status: Available as reference material in Departmental Library.

1.5.9 Feedback and Household Energy  
Use: A Literature Review and  
Research Proposal

Terms of Reference: Overview of use of consumption information feedback to allow consumers to adjust their behaviour.

Principal Researcher: Drs. Gary Mauser and K. Kendall, Simon  
Fraser University and Dr. Pierre  
Filiatrault, Université du Québec,  
Montréal

Status: Available as reference material in Departmental Library.

1.5.10 Producer, Retailer and Consumer  
Perspectives on Canada's Energy  
Labelling Program for Major  
Appliances

Terms of Reference: Evaluation of Canada's appliance energy consumption labelling scheme (known as Energuide) from the perspective of consumers, retailers and manufacturers.

Principal Researchers: Dr. John D. Claxton, University of  
British Columbia  
Dr. C. Dennis Anderson, University of  
Manitoba

Status: Completed and under review. Expected to be published with study 1.5.3.



1.5.11 Community Energy Conservation  
Project (Parts I and II)

Terms of Reference: To use existing infrastructure of three Canadian communities to engender community-level energy conservation initiatives.

Principal Researcher: L.J. D'Amore and Associates, Montréal

Status: Incomplete.

1.5.12 Energy Cost Indicator Study

Terms of Reference: Joint utility study by U.S. Department of Energy and Consumer and Corporate Affairs Canada involving provision of selected homeowners with devices (that convert electrical and natural gas consumption cuts to dollars and cents figures and that display total costs) in an effort to encourage consumers to use less energy.

Principal Researchers: Dr. Gary Mauser, Simon Fraser University  
Dr. R. Bruce Hutton, University of Denver

Status: Report due July 31, 1983.

1.5.13 The Potential for Energy Conservation in the Residential Sector

Terms of Reference: Quantification of potential savings achievable in residential sector from a technological perspective.

Principal Researcher: Carman W. Cullen, Consumer Research and Evaluation Branch

Status: Updated study due October 1981.

1.5.14 An Empirical Assessment of Life Cycle Cost and Alternative Energy Label Formats

Terms of Reference: Examination of use of life cycle costing for consumer appliance energy consumption labelling.

Principal Researchers: Dr. C. Dennis Anderson, University of Manitoba  
Dr. R. Bruce Hutton, University of Denver

Status: Under review. Possibility of being made part of a larger report.

1.5.15 Role of Home Energy Audits in  
Facilitating Residential  
Retrofits

Terms of Reference: Examination of state of the art of home energy audits, evaluation of home energy use, and recommendations for future of audits.

Principal Researchers: Drs. Terry Deutscher and Hugh Munro,  
University of Western Ontario

Status: Published June 11, 1981 and available from Communications Service, CCAC.

1.5.16 An Energy Analysis of Consumer  
Products Packaging

Terms of Reference: Investigation of problem areas and potential for energy conservation in consumer products packaging.

Principal Researcher: Boston, Gilbert, Henry Ltd., Toronto

Status: Completed and under review.

1.5.17 Energy Research from a Consumer  
Perspective: An Annotated  
Bibliography

Terms of Reference: Assessment of what is presently known about consumers' energy attitudes and behaviour.

Principal Researchers: Dr. Dennis Anderson and Carman W. Cullen, University of Manitoba

Status: Published in 1979 and available from Communications Service, CCAC.

1.5.18 Space Heating in the Residential  
Sector: Household Thermal  
Efficiency and the Need for  
Upgrading

Terms of Reference: Analysis of Enersave component of the statistics developed in study 1.5.1.

Principal Researcher: Dr. Donald A. Wehrung, University of British Columbia

Status: Completed and under review.

1.5.19 Proceedings of the International  
Conference on Consumer Behaviour  
and Energy Use, Banff, Alberta,  
September 1980

Terms of Reference: Provision of proceedings of the International Conference; assembling, editing and annotating reports presented; and outlining the state of the art in consumer energy conservation research.

Principal Researcher: Dr. J.R. Brent Ritchie, University of  
Calgary

Status: Published by author.

1.5.20 Consumer Energy Conservation  
Options - Professional and  
Consumer Perspectives

Terms of Reference: Identification of government policies to reduce energy consumption; assessment of probable effectiveness of policy alternatives to reduce energy consumption; measurement of acceptability to consumers of such policy alternatives.

Principal Researchers: Dr. John D. Claxton, University of  
British Columbia  
Dr. G.H. Gordon McDougall, Wilfrid  
Laurier University  
Dr. J.R. Brent Ritchie, University of  
Calgary

Status: Completed and under review.

1.5.21 Consumer Energy Research: An  
Annotated Bibliography

Terms of Reference: An updated and expanded version of 1.5.17.

Principal Researchers: Dr. C. Dennis Anderson, University of  
Manitoba  
Dr. Gordon H.G. McDougall, Wilfrid  
Laurier University

Status: Completed. Expected to be published late 1981.

1.5.22 Bibliography on Attitudinal  
Studies

Terms of Reference: Bibliography of all existing attitudinal studies.

Principal Researcher: Anderson, Colwill Consultants Ltd.,  
Manitoba

Status: Final due October 31, 1981.

1.5.23 Summary of Annotations of  
Information on Communications  
Research and Energy Conservation

Terms of Reference: Summary and annotations of published information on state of the art in communications research and consumer energy conservation.

Principal Researcher: Dr. Pierre Filiatrault, Université du  
Québec, Montréal

Status: Report expected in immediate future for review.

1.5.24 Extension and Testing of Analysis  
Presented in Overview Paper on  
Domestic Automatic Energy  
Conserving Devices

Terms of Reference: Preparation of a topic overview paper on Domestic Automatic Energy Conserving Devices (DAECD) and a framework for analysis and categorization of all available secondary information on DAECD.

Principal Researchers: Dr. J.D. Wharton and Carman W. Cullen,  
University of Manitoba

Status: Final report due January 15, 1982.

## 1.6 Food Policy Research

CONTACT: Dr. G.A. Hiscocks,  
Consumer Research and  
Evaluation Branch,  
819-997-1741

### 1.6.1 A Review of Research on the Canadian Food Industry

Terms of Reference: Determination of role of processing, distribution and retailing (PDR) sectors in Canadian food system; identification of industry segments comprising these sectors; assessment of potential contribution of material to the development of food policy; and delineation of areas where policy formulation is constrained by inadequate research information.

Principal Researcher: Broadwith, Hughes and Associates Ltd.,  
Guelph

Status: Published December 14, 1978 and available from Communications Service, CCAC.

### 1.6.2 An Integrated Research Strategy on the Food Processing, Distribution and Retailing Sectors

Terms of Reference: Consideration of need for and priority of research on PDR sectors; review of resources currently available for research; description of economic and market research currently being undertaken.

Principal Researcher: Broadwith, Hughes and Associates, Ltd.,  
Guelph

Status: Published in 1977 and available from Communications Service, CCAC.

1.6.3 Food Packaging and Labelling  
Costs and the Cost Effects of  
Recent Government Legislation

Terms of Reference: Investigation of packaging and labelling costs and effects of recent government legislation on costs and competition in the food industry.

Principal Researcher: Dr. Dale Beckman, University of Manitoba

Status: Published November 27, 1978 and available from Communications Service, CCAC.

1.6.4 An Overview of the Canadian  
Foodservice Market, 1976-1977

Terms of Reference: Overview of Canadian foodservice market and a description of the buying/distribution systems peculiar to the foodservice market and a general outline of food costs, labour costs and retail prices charged.

Principal Researcher: R.M. McClelland, Operational Management Inc., Toronto

Status: Published July 25, 1979. Out of print.

1.6.5 Canadian Food Consumption  
Patterns and Nutrition Trends

Terms of Reference: Identification and assessment of existing data regarding trends in food consumption and nutrient intake in Canada.

Principal Researchers: T.A. Watts, E.A. Gullett, J.H. Sabry and J.P. Liefeld, University of Guelph

Status: Published December 4, 1978 and available from Communications Service, CCAC.

1.6.6 Consumer Concerns About Food

Terms of Reference: Identification of range of concerns consumers have about food and food prices.

Principal Researcher: Adcom Research Ltd., Toronto

Status: Available as reference material in Departmental Library.



#### 1.6.8 Efficiency in Food Distribution

Terms of Reference: Development of measurable efficiency standards for the food distribution system.

Principal Researcher: Dr. R.B. Schulz, University of Calgary

Information: John Stahl, Coordination Directorate, 819-997-4466

Status: Available as reference material in Departmental Library.

#### 1.6.9 1980 Survey of Consumer Food Concerns: An Updated Study

Terms of Reference: An updating and expansion of selected data gathered during the 1977 Survey of Consumer Food Concerns.

Principal Researcher: Nancy Downing, CCAC

Status: Available as reference material in Departmental Library.



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# RESEARCH

## Newsletter

ISSUE NO. 3

APRIL 1980

This annual publication, produced by the Consumer Research and Evaluation Branch of Consumer and Corporate Affairs Canada, summarizes recently published, ongoing and planned research in the consumer field by the federal and provincial departments of consumer affairs and Canadian academic institutions.

The objectives of the newsletter are:

- a. to help Canadian researchers and policy makers remain abreast of current research developments;
- b. to inform researchers outside government of current consumer research priorities within government; and
- c. to promote cooperation and reduce duplication in the area of consumer research.

The scope of the newsletter is limited to Canadian studies. Consumer-related studies in the United States are summarized in the Association for Consumer Research Newsletter, available from the University of Houston, Houston, Texas. Information on other international research can be obtained from the Consumer Policy Committee, Organization for Economic Cooperation and Development, Paris, France.

To include a research project in the next issue of the newsletter, please send the following information to the Consumer Research and Evaluation Branch: (1) terms of reference of the study; (2) name and telephone number of a person who can be contacted for further information; (3) status of the report, including anticipated publication date, whether available to the public, whether published only in English or French or in both official languages.

The Consumer Research Newsletter is available at no charge. To ensure efficiency in the distribution system, please fill out and return the attached request form if you wish to receive future issues. If you are aware of others interested in the field of consumer research who have not received the newsletter, please encourage them to send in their names and addresses. I am anxious to ensure that the newsletter reaches the widest possible audience of interested persons.

Thank you for your cooperation in this venture.

A handwritten signature in dark ink, reading "Geoffrey Hiscocks." The signature is fluid and cursive, with a period at the end.

Geoffrey A. Hiscocks  
Director  
Consumer Research and Evaluation Branch  
Consumer and Corporate Affairs Canada

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PART I

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RESEARCH BY  
CONSUMER AND CORPORATE  
AFFAIRS CANADA

- 1 Consumer Research and Evaluation  
Branch  
Bureau of Consumer Affairs
- 1.1 Financial Transactions Research
- 1.1.1 Towards the Development of  
Moderate Cost Financial Advisory  
Services for Personal Long-Term  
Decision-Making

Terms of Reference: This project is an expansion of prior research on the economics of household savings and financial security aimed at translating theoretical findings in this area into a model of financial counselling for long-term household financial control. In addition to developmental work, a study is made of the feasibility of gradually implementing such a model through private financial institutions in Canada.

Principal Researcher: Prof. Jamie V. Poapst, University of Toronto

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Parts One and Two - Completed. No publication is expected.  
Available as reference material in Departmental Library.

- 1.1.2 Life Insurance: Industry  
Structure, Regulation, and the  
Consumer Interest

Terms of Reference: The purpose of the research is to review the nature of the industry, current practices and consumer problems in the life insurance field.

Principal Researcher: Dr. Phelim P. Boyle, University of British  
Columbia

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Completed. Expected to be published with study 1.1.3.

1.1.3 Regulation of Canadian Markets  
for Life Insurance

Terms of Reference: This project will attempt to answer two questions. The first part investigates the impact of overly conservative valuation rules of the liabilities of life insurance firms on the prices charged by those firms for their products. The second part attempts to determine if there are informational advantages held by life insurance firms over the consumers who purchase their products.

Principal Researchers: Drs. Frank Mathewson and Ralph Winter,  
Institute for Policy Analysis - University of  
Toronto

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Report expected in the third quarter of 1980. Expected to be published with study 1.1.2.

1.1.4 Credit Behaviour of Consumers in  
Canada

Terms of Reference: The purpose of this research is to compile and analyse existing Statistics Canada information gathered in the Family Expenditure Surveys of 1972 and 1974 and generate new statistical evidence on the sources and uses of consumer credit in Canada.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Report expected in the second quarter of 1980.

1.1.5 Survey of Credit Counselling  
Services in Canada

Terms of Reference: The purpose of the research is to provide preliminary data on the distribution and characteristics of credit counselling services across Canada as a basis for further research in this area.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Completed. Expected to be published.

1.1.6 Consumer Credit Use in Canada

Terms of Reference: The purpose of the research is to investigate the factors which enter into the decision-making process in credit transactions. Research includes a preliminary review of decision-making factors, consumers' awareness of interest rates and other lending conditions, accessibility to various sources of credit, and level of confidence in financial institutions.

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Completed. Expected to be published with study 1.1.7.

1.1.7 Access to Financial Services

Terms of Reference: To survey and assess the extent of the problem of access to financial services for particular segments of the population.

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Completed. Expected to be published with study 1.1.6.

1.1.8 Consumer Bankruptcies in Canada

Terms of Reference: The purpose of the research is to compile socio-economic data on consumer debtors filing for bankruptcy, for use in problem-identification analysis. A national sample was obtained by randomly consulting regional bankruptcy files.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Completed. Report under review.

1.1.9 Survey of Special Access to  
Credit Programs Offered by  
Credit Unions

Terms of Reference: The purpose of the research is to provide a description of the location and characteristics of low-interest loan programs offered by credit unions. This is a joint research and evaluation project in conjunction with the Canadian Co-operative Credit Society Limited.

Information: J. Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1370

Status: Completed. Available as reference material from the  
Departmental Library.

1.2 Consumer Choice Research

1.2.1 Consumers' Perceptions of Pre-  
Purchase Shopping Problems and  
Solutions

Terms of Reference: The purpose of the research is to identify major  
problems in consumer information processing and assess the pre-  
purchase information search trade-offs that consumers make. Public  
policy considerations will be developed from the findings.

Principal Researchers: Dr. John D. Claxton, University of British  
Columbia  
Dr. J.R. Brent Ritchie, University of Calgary

Information: Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1018

Status: Completed. Expected to be published.

1.2.2 Consumer Satisfaction as a  
Function of Choice

Terms of Reference: The purpose of the research is to examine the  
relationship between consumer satisfaction and the level of choice  
available at the time of product selection. A series of controlled  
laboratory-type studies were carried out using breakfast cereals as  
the product.

Principal Researcher: Dr. Louise A. Heslop, University of Guelph

Information: Wayne Brighton, Consumer Research and Evaluation  
Branch, 819-997-1018

Status: Completed. Report under review.

1.2.3 Situational Variables and  
Consumer Utility

Terms of Reference: The project involves the investigation of the  
manner and extent to which situations influence consumer utilities, or  
levels of satisfaction, derived from the critical attributes of a  
given product or service. The study investigates whether  
product-attribute utilities vary across different choice situations  
and how utilities measured within a specific scenario compare with  
those obtained where no situational scenario is defined.

Principal Researcher: Pierre Filiatrault, Université du Québec à Montréal

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Report under review.

#### 1.2.4 Factors Influencing Consumer Decision Protocols

Terms of Reference: This research assesses how consumers combine information in determining brand evaluation and choices. Research will centre on the combination rules and judgement strategies used by consumers when purchasing different products and when provided with different product information formats.

Principal Researcher: Michael A. Zins, Laval University

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Data collection was started in the first quarter of 1978. Report expected.

#### 1.2.5 Consumer Choice in Housing and Housing Conveyance Services

Terms of Reference: The purpose of the research is to examine the choice behaviour of Canadian consumers in the selection of housing units and housing conveyance services, and the costs incurred in the housing transaction. This study was done in conjunction with the Market Sector Housing Transaction Costs Study, study 1.4.1, and covers the Montréal, Vancouver and Toronto real estate markets.

Principal Researcher: Michael A. Goldberg, Urban and Economic  
Consulting Ltd., Vancouver

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Available as reference material from the Departmental Library.

#### 1.2.6 Consumer Information Seeking: Implications for Consumer Policy

Terms of Reference: The purpose of the research is to review consumer behaviour theory and public policy issues in the provision of point-of-sale product information to consumers. The results of an empirical study of informative label effects will be analyzed.

Principal Researcher: Dr. C. Dennis Anderson, University of Manitoba  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Completed. Report under review.

1.2.7 Informational Content in T.V.  
Advertising

Terms of Reference: The purpose of the research is to measure the level of useful information in T.V. advertising. Ads from Canadian and American television channels from 1971 to 1973 were analyzed for their information content.

Principal Researcher: Dr. Richard W. Pollay, University of British Columbia  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Completed. Available as reference material in Departmental Library.

1.2.8 Quantity of Product Information  
and Consumer Decision Processes

Terms of Reference: This study will examine the impact on the consumption decision process of the quantity of manufacturer-supplied information on consumer non-durable products. Phase I involves a controlled study in a laboratory setting which will lead to the detailed methodological design. Phase II consists of an empirical study set in two retail locations.

Principal Researchers: Dr. Doyle Weiss, University of British Columbia  
Dr. Bruce Fauman, University of British Columbia and University of Rochester  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Report expected in the second quarter of 1980.

1.2.9 An Exploratory Study of the  
Problems of Rural Consumers

Terms of References: This project studied the frequency and types of problems experienced by rural consumers and compared them with those of consumers living in urban centres. The level of satisfaction with consumer products and services, government or community services and the characteristics of the trade area are also examined.



Principal Researcher: Dr. John Liefeld, University of Guelph  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Completed. Report under review.

1.2.10 An Exploratory Study of  
Cooperative Systems and an  
Examination of the Danish  
Experience

Terms of Reference: This study investigates the general factors and conditions leading to the successful operation of cooperative distribution systems and identifies the impact on consumer welfare, level of competition and industry conduct and performance. An overview examines the Danish consumer goods cooperative system and assesses the reasons for its success.

Principal researcher: Dr. Dale Beckman, University of Manitoba  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Completed. Report under review.

1.2.11 Consumer Attitudes toward  
Children's Flame Retardant  
Sleepwear

Terms of Reference: The purpose of the study is to determine consumers' awareness and knowledge of current flammability legislation and terminology and their attitudes toward legislation, with particular emphasis on children's flame retardant sleepwear.

Principal Researcher: Dr. M. Wall, University of Guelph  
Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018  
Status: Completed. Report under review.

1.2.12 Consumer Satisfaction, Dissatisfaction and Complaining Behaviour

Terms of Reference: The purpose of the research is to perform a comprehensive analysis of consumer satisfaction/dissatisfaction and complaining behaviour using a nationally representative sample of consumers and examining 225 product and service categories. Public policy considerations will be developed from the findings. A second phase of work in this area will focus on product/service problems identified by the national study.

Principal Researcher: Dr. Stephen B. Ash, The University of Western Ontario

Information: Wayne Brighton, Consumer Research and Evaluation Branch, 819-997-1370

Status: Completed. The summary report is expected to be published. Six accompanying volumes of detailed findings cover food and clothing, durable goods, services, conceptual and methodological issues, a consumer satisfaction/dissatisfaction bibliography and special population groups; these will be available as reference material from the Departmental Library.

1.2.13 Consumer Decision-Making: An Annotated Bibliography

Terms of Reference: This bibliography of literature in the area of consumer behavior is intended to serve two functions. It provides an organized, up-to-date review of resource material useful in the planning and evaluation of both current and proposed programs and policies relating to consumer behavior. By summarizing the current state of knowledge in this area, it serves as a guide to further research. The bibliography is organized into six independent sections: consumer information processing; problem recognition; prepurchase search; buying situations, problem recognition and internal evaluation; consumer purchasing processes; and consumer choice and satisfaction.

Principal Researchers: Michel Zins, Université du Québec à Chicoutimi; J.R. Brent Ritchie, University of Calgary; John D. Claxton, University of British Columbia; Pierre Filiatrault, Université du Québec à Montréal; W.S. Good and F.A. Stark, University of Manitoba; Louise Heslop and the late Gerhard Scherf, University of Guelph

Information: Lee McCabe, Consumer Research and Evaluation Branch, 819-997-1018

Status: Published.

1.3 Legal Framework Research

1.3.1 Economic Analysis of Liability Rules

Terms of Reference: To identify and investigate the goals and the key variables in an economic analysis of existing and plausible liability rules for the distribution of losses caused by goods in the Canadian market. Information, insurance, warranties, deterrence, and compensation are included.

Principal Researcher: Dr. S. Star, Econ Research and Consulting Ltd.,  
Québec City

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Report expected the third quarter of 1980. Expected to be published with study 1.3.2.

1.3.2 Consumer Protection in the Used Car Market: Warranties and Inspections

Terms of Reference: The first part of this paper uses an economic framework developed earlier by the author to compare two alternative systems of buyer protection: a mandatory warranty system and a mandatory inspection system. The mandatory warranty system looked at is the present system in New South Wales, Australia. The second part of the paper reviews the New South Wales system in detail, based on the author's recent trip there. Both the theoretical and empirical analyses lead to the conclusion that a mandatory inspection system with optional warranties is likely to be more efficient and more equitable than alternative approaches.

Principal Researcher: Dr. S. Star, Econ Research and Consulting Ltd.,  
Quebec City

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1018

Status. Completed. To be published with study 1.3.1.

1.3.3 An Economic Analysis of Consumer Redress Mechanisms

Terms of Reference: To identify the key factors that are necessary in a consumer dispute resolution system, investigate the importance of each factor, and provide an analytic framework for the evaluation of existing resolution systems and for new systems.

Principal researcher: Prof. Alan A. Shapiro, York University

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published.

1.3.4 Product Liability: Reflections on  
the Legal Aspects of the Policy  
Issues

Terms of Reference: The purpose of the research is to investigate, analyze and prepare policy recommendations for federal and provincial activity in the area of product liability. It provides a survey of current law with proposals for change and analysis of reasons for change.

Principal Researchers: Louis Romero, University of Saskatchewan  
Saul Schwartz, University of Ottawa  
Jacob Ziegel, University of Toronto

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Published.

1.3.5 Bills of Exchange Act: Part V -  
Consumer Bills and Notes

The Consumer Research Branch is considering future research in this area and would welcome comments.

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1018

1.3.6 Product Liability (Personal  
Injury) Study

Terms of Reference: To analyze provincial product liability laws, explore the feasibility of integrating product liability compensation programs with existing no-fault auto accident schemes; and analyze product liability and federal product safety regulation.

Principal Researcher: Professor Edward P. Belobaba, York University

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Report expected in the fourth quarter of 1980.

### 1.3.7 Consumer Product Warranties Study

Terms of Reference: To investigate provincial truth-in-warranty laws, product quality regulation and standard form-of-warranty legislation, to examine provincial dispute resolution mechanisms. To analyze the role of federal product testing and labelling programs.

Principal Researcher: Professor Edward P. Belobaba, York University

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Report expected in the fourth quarter of 1980.

### 1.3.8 Constitutional Study

Terms of Reference: To review federal and provincial legislation competence with respect to each of the policy/program initiatives examined in studies 1.3.6 and 1.3.7.

Principal Researcher: Professor Edward P. Belobaba, York University

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Report expected in the fourth quarter of 1980.

### 1.3.9 The Liability of Retailers and Manufacturers of Consumer Goods

Terms of Reference: To examine the nature, contractual or delictual, and the locus of liability for product quality in Québec civil law. To study the statutory policy objectives and assessment of the effectiveness of existing legislation in indicating those goals. To outline the kind of damages for which recovery may be obtained, and the persons to whom duties are owed. To make recommendations for legislative reform.

Principal Researcher: Jacques Vignola, University of Montréal

Information: Paul Wong, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Report expected in the third quarter of 1980.

1.4 Market Sector Research

1.4.1 Housing Transaction Costs

Terms of Reference: The purpose of the research is to study the costs involved in the housing market and the relationship between the cost of purchasing housing conveyance services and the institutional or legal framework in which they are purchased. In addition, analysis will be performed of variations in these costs within a given institutional framework. Research will include an empirical survey and analysis of Montréal, Vancouver and Toronto real estate markets. This study is proceeding in conjunction with study 1.2.5.

Principal Researchers: Prof. Barry J. Reiter, University of Toronto  
Prof. J. Robert S. Pritchard, University of Toronto

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: This project is behind schedule. Report expected in the second quarter 1980.

1.4.2 Prescription Drug Price Disclosure

Terms of Reference: To study possible methods by which prescription drug price disclosure could be promoted to ensure better consumer decision-making in this field. Research covers various forms of price disclosure, e.g., media advertising, in-store price lists, telephone disclosure. Research also includes a survey of the present legal barriers to disclosure in Canada, as well as a look at the present situation in other countries, particularly the United States.

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Completed. Report under review.

1.4.3 Studies of Tariff Protection to Canadian Industries

Terms of Reference: To determine the cost to consumers and the excess cost in production from providing tariff protection to certain industries. The studies will also examine alternative means of providing protection. The initial industries studied are footwear, textiles, knitting and clothing.

Information: Rosemary Fenton, Consumer Research and Evaluation Branch, 819-997-1741



Status: Report expected the second quarter of 1980.

Future work is intended to extend the analysis to a broader industrial base, with the first new sector studied likely to be the major household appliance industry.

1.4.4 Consumer Problems in Automobile  
Repair

Terms of Reference: The purpose of this research is to investigate the nature of the automobile repair market in Canada, to determine the nature and extent of consumer problems in that market. This area has been identified by many researchers as the number one area of complaints, and the study is intended to be an economic analysis of the situation.

Principal Researcher: Dr. Stephen E. Margolis, University of Western Ontario

Information: Tom Gussman, Consumer Research and Evaluation Branch,  
819-997-2117

Status: Analysis of institutional framework completed. Report is expected the fourth quarter of 1980.

1.5 Consumer Energy Conservation  
Research

1.5.1 Energy Consumption and Conserva-  
tion Patterns in Canadian  
Households

Terms of Reference: This study develops a taxonomy of consumers based on dimensions of social responsibility as related to energy use, analyses the socioeconomic characteristics of the major groups identified through the taxonomy, and measures the size of the groups. The second component of the study involves initiating a comparative analysis of the receptivity of the identified major groups to alternate energy conservation policies.

Principal Researchers: Dr. G.H. Gordon McDougall, Wilfred Laurier University  
Dr. J.R. Brent Ritchie, University of Calgary  
Dr. John D. Claxton, University of British Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published in the second quarter of 1980.

1.5.2 Imposed Choice Purchases of  
Energy-Using Equipment for  
Installation in New Housing

Terms of Reference: The study identifies the percentages of appliances and heating equipment that are "imposed" upon the occupants of residential buildings, examines the decision-making process for "imposed choice" with particular reference to energy usage considerations, and reports on a preliminary assessment of the likely impact of alternate conservation policies on the "imposed choice" purchase decision.

Principal Researcher: Dr. John A. Quelch, University of Western Ontario (now at Harvard University)

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published.

1.5.3 Point-of-Purchase Energy  
Information Disclosure and  
Consumer Choice of Household  
Appliances

Terms of Reference: The study investigates the state-of-the-art of energy consumption information disclosure for major energy-consuming products; examines and investigates the differential impact of alternative disclosures on consumer purchase decisions across product types, consumer characteristics, retail settings and situational variables; and develops guidelines and recommendations for the effective provision of energy information about the products.

Principal Researchers: Dr. C. Dennis Anderson, University of  
Manitoba  
Dr. John D. Claxton, University of British  
Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published in conjunction with study 1.5.10.

1.5.4 Economic and Behavioural Analyses  
of Microeconomic Consumer Energy  
Conservation Policies

Terms of Reference: The study identifies economic incentives and deterrents which might be considered for energy conservation purposes in Canada and provides a preliminary assessment of their impact and effectiveness. From this initial analysis, an in-depth assessment of specific microeconomic conservation policies will be performed, including the response of consumers and constraints on policy implementation.

Principal Researcher: Dr. Peter N. Nemetz, University of British Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Report expected at the end of the first quarter of 1980.

1.5.5 Energy Use and Conservation  
Potential in Leisure Activities

Terms of Reference: The leisure and recreational activities of Canadians account for a substantial amount of consumer expenditures and time allocation. The study classifies leisure activities according to the level of energy required, assesses the benefits consumers derive from these activities, and reviews the existing literature on moving consumers from high to low energy consumption activities.

Principal Researcher: Dr. J.R. Brent Ritchie, University of Calgary

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Report is expected at the end of the third quarter of 1980.

1.5.6 Mass Media Energy Conservation  
Communication Policies

Terms of Reference: The study examines information/behaviour models relating information strategies to behavioural impacts, identifies the key parameters of these models in the Canadian setting and develops recommendations for further research.

Principal Researchers: Drs. Patricia and Ilan Vertinsky, University of British Columbia

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Report under review.

1.5.7 Further Analysis of the Canadian  
Public's Attitudes Towards the  
Energy Situation in Canada

Terms of Reference: The objectives of the research are: to provide further analysis of the four-year survey of Canadians' attitudes towards the energy situation, which has been conducted on behalf of Energy, Mines, and Resources; to assess the strengths and weaknesses of the current survey from a methodological viewpoint; and to provide recommendations for future surveys.

Principal Researcher: Dr. Gordon H.G. McDougall, Wilfred Laurier University  
Dr. Gerald Keller, Wilfred Laurier University, will be the principal researcher for the 1980 study.

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Report expected. This study will be carried out annually.

1.5.8 Consumer Products Packaging  
Conservation

Terms of Reference: To investigate consumer reaction to a choice between elaborate packaging and price reduction of 17 consumer products in an actual retail setting.

Principal Researchers: Pollution Probe, Toronto

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published at the end of the second quarter of 1980.

1.5.9 Use of Information Feedback on  
Energy Consumption

Terms of Reference: To provide an overview of the use of feedback of information on consumption to allow consumers to adjust their behaviour. The study is a review of available secondary literature and provides the theoretical background for study 1.5.12.

Principal Researcher: Dr. K. Kendall, Simon Fraser University

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Report under review as a companion piece to study 1.5.12.

#### 1.5.10 Energuide Evaluation

Terms of Reference: To evaluate Canada's appliance energy consumption labelling scheme, known as Energuide. The program is being evaluated from the perspective of consumers, retailers and manufacturers.

Principal Researchers: Dr. John D. Claxton, University of British Columbia  
Dr. C. Dennis Anderson, University of Manitoba

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Final report is expected in the third quarter of 1981.

#### 1.5.11 Community Energy Project

Terms of Reference: To use the existing infrastructure of three Canadian communities to engender community-level energy conservation initiatives. Levels of energy consumption are being monitored in three test communities and in three comparison communities.

Principal Researcher: L.J. D'Amore and Associates, Montréal

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: To be completed in late 1981. Expected to be published early in 1982.

#### 1.5.12 Energy Cost Indicator Study

Terms of Reference: This is a joint utility study by the U.S. Department of Energy and Consumer and Corporate Affairs Canada, predicated on the hypothesis that immediate feedback of energy consumption information will encourage consumers to use less energy. The study, taking place in six North American metropolitan centres, involves providing selected homeowners with devices that convert electrical and natural gas consumption cuts to dollars and cents figures, and that display total costs.

Principal Researchers: Dr. Gary Mauser, Simon Fraser University  
Dr. R. Bruce Hutton, University of Denver

Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: To be completed in the third quarter of 1981. Expected to be published in the fourth quarter of 1981.

1.5.13 Potential Energy Savings Matrix

Terms of Reference: This study is an effort to quantify the potential savings achievable in the residential sector, purely from a technological perspective.

Principal Researcher: Carman W. Cullen, Consumer Research and Evaluation Branch, 819-997-1370

Information: Lee McCabe, Consumer Research and Evaluation Branch, 819-997-1018

Status: Report expected in the first quarter of 1981.

1.5.14. Life Cycle Costing

Terms of Reference: This study examines the use of life cycle costing for consumer appliance energy consumption labelling. It is an overview of existing literature as well as an empirical investigation of consumer reactions to various kinds of label information.

Principal Researcher: Dr. C. Dennis Anderson, University of Manitoba

Information: Lee McCabe, Consumer Research and Evaluation Branch, 819-997-1018

Status: Report expected in the second quarter of 1980.

1.5.15. Overview on Home Energy Audits

Terms of Reference: This study examines the state-of-the-art of home energy audits, the evaluation of home energy use, and makes recommendations for the future of audits, based on past history.

Principal Researcher: Dr. T. Deutscher, University of Western Ontario

Information: Lee McCabe, Consumer Research and Evaluation Branch, 819-997-1018

Status: Completed. Expected to be published in the third quarter of 1980.

1.5.16 Packaging Problem Identification Study

Terms of Reference: This study is an investigation of problem areas and potential for energy conservation in consumer products packaging.

Principal Researcher: Boston, Gilbert, Henry Ltd., Toronto



Information: Lee McCabe, Consumer Research and Evaluation Branch,  
819-997-1018

Status: Completed. Expected to be published.

1.5.17 Energy Research from a Consumer  
Perspective: An Annotated  
Bibliography

Terms of Reference: In planning research studies it is important to assess what is already known about consumers' energy attitudes and behavior. The annotated bibliography was compiled to this end. An effort is made to summarize in tabular form the results of the literature search in order to provide a view of what is known about specific energy-related attitudes and behaviours. Some observations are offered on the state-of-the-art of consumer energy research and suggestions are made for future research directions.

Principal Researchers: Dr. Dennis Anderson and Carman Cullen,  
University of Manitoba

Information: Carman Cullen, Consumer Research and Evaluation Branch,  
819-997-1370

Status: Published.

1.5.18 An Analysis of Enersave Data

Terms of Reference: To perform an in-depth analysis of the Enersave component of the statistics that were developed in study 1.5.1.

Principal Researcher: Dr. Donald A. Wehrung, University of British  
Columbia

Information: Carman Cullen, Consumer Research and Evaluation Branch,  
(819) 997-1370

Status: Report is expected in the second quarter of 1980.

1.5.19 Proceedings of the International  
Conference on Consumer Behaviour  
and Energy Use, Banff, Alberta,  
September 1980

Terms of Reference: To provide the proceedings of the International Conference on Consumer Behaviour and Energy Use which will take place in Banff, Alberta, September 17-20, 1980; to assemble, edit and annotate all the reports being presented at the Conference; and to outline the state-of-the-art in consumer energy conservation research.

Principal Researcher: Dr. J.R. Brent Ritchie, University of Calgary  
Information: Carman Cullen, Consumer Research and Evaluation Branch,  
919-997-1370  
Status: Report expected the end of the fourth quarter of 1980.

1.5.20 An Analysis of Selected  
Alternative Policies for  
Reducing Consumer Energy  
Consumption in Canada

Terms of Reference: To identify short-run and intermediate-run government policies to reduce energy consumption; to assess the probable effectiveness of policy alternatives to reduce energy consumption; and to measure the acceptability to consumers of such policy alternatives. This study will build on the results of study 1.5.1, and will draw conclusions and make recommendations.

Principal Researchers: Dr. G.H. Gordon McDougall, Wilfred Laurier  
University  
Dr. J.R. Brent Ritchie, University of Calgary  
Information: Carman Cullen, Consumer Research and Evaluation Branch,  
819-997-1370  
Status: Report expected in the first quarter of 1981.

1.6 Food Policy Research

1.6.1 A Review of Available Research  
and Statistical Documentation and  
Analysis on Food Processing,  
Distribution and Retailing in  
Canada

Terms of Reference: To determine the role of the processing, distribution and retailing (PDR) sectors in the Canadian food system; identify the industry segments that comprise these sectors; take stock of all statistical information and research related to the composition, operation and economic performance of the sectors; assess the potential contribution of this material to the development of food policy; delineate those areas where policy formulation is constrained by inadequate research information and recommend priorities for research on the PDR sectors.

Principal Researcher: Broadwith, Hughes and Associates Ltd., Guelph  
Information: Rosemary Fenton, Consumer Research and Evaluation  
Branch, 819-997-1741  
Status: Published.

1.6.2 An Integrated Research Strategy  
on the Processing, Distribution  
and Retailing Sectors of the  
Canadian Food System

Terms of Reference: To consider why research on the PDR sectors is needed, outline what research is required and determine the priorities in this research, review the resources currently available for conducting research on the PDR sectors, describe the economic and market research currently being undertaken, and suggest how the proposed research strategy should be coordinated.

Principal Researcher: Broadwith, Hughes and Associates Ltd., Guelph

Information: Rosemary Fenton, Consumer Research and Evaluation  
Branch, 819-997-1741

Status: Published.

1.6.3 Food Packaging and Labelling  
Costs and the Effects of Recent  
Government Legislation on Costs  
and Competition in the Food  
Industry

Terms of Reference: To investigate packaging and labelling costs and the effects of recent government legislation on costs and competition in the food industry. In particular, this study examined and evaluated the impact and ramifications of the Consumer Packaging and Labelling Act on the food industry.

Principal Researcher: Dr. Dale Beckman, University of Manitoba.

Information: Rosemary Fenton, Consumer Research and Evaluation  
Branch, 819-997-1741

Status: Published.

1.6.4 An Overview of the Canadian  
Foodservice Market

Terms of Reference: The principal purposes of this study were to provide an overview of the Canadian foodservice market, describe its size and scope including a description of the major subsections of the market and the major firms within each subsegment, review historical trends, describe current activities and delineate anticipated future trends as perceived by senior members of the industry. The study also included a description of the buying/distribution systems peculiar to the foodservice market and a general outline of food costs, labour costs and retail prices charged.

Principal Researcher: R.M. McClelland, Operational Management Inc.,  
Toronto

Information: Rosemary Fenton, Consumer Research and Evaluation  
Branch, 819-997-1741

Status: Published.

1.6.5 Assessment of Food Consumption  
Patterns and Trends in Nutrition  
in Canada

Terms of Reference: The focus of this study was the identification and critical assessment of existing published and accessible data regarding trends in food consumption and nutrient intake in Canada. Published statistics on national food disappearance, food expenditure, food purchases, nutrient intake and food consumption were examined.

Principal Researchers: T.A. Watts, E.A. Gullett, J.H. Sabry and  
J.P. Liefeld, University of Guelph

Information: Nancy Downing, Consumer Research and Evaluation  
Branch, 819-997-1741

Status: Published.

1.6.6 Consumer Concerns About Food - A  
Qualitative and Quantitative  
Study of Consumer Attitudes

Terms of Reference: The major objectives of this research were to identify the range of concerns that consumers have about food, and in particular about food prices, and to establish an order of priority among these identified concerns. The research was undertaken in two stages, first a qualitative stage involving interviews of two focus groups and second a national quantitative survey of 1500 consumers, using the supervised telephone survey research technique.

Principal Researcher: Adcom Research Ltd., Toronto

Information: Nancy Downing, Consumer Research and Evaluation  
Branch, 819-997-1741

Status: Completed. Available as reference material in the  
Departmental Library.

1.6.7 Consumer Food Behaviour - An  
Annotated Bibliography

Terms of Reference: In order to give direction to consumer advice and policies on nutrition, it is necessary to obtain a far more comprehensive and meaningful understanding of consumer behaviour than is currently available. In particular, there is a need to develop a more comprehensive analysis of the motives affecting food choice and consumption. These studies must be food specific because of the cognitive differences in consumer behaviour between food and other

goods. The first step has been to compile an annotated bibliography to determine the scope of existing research. The articles covered are limited almost entirely to those published after 1970. The literature search is organized into four sections which comprise the main areas of study in the field: consumer use and perception of information, sensory awareness, food purchase and consumption, and research methodologies.

Principal Researchers: Jill Carman and Geoffrey Kubryk, Consumer and Corporate Affairs Canada

Information: Nancy Downing, Consumer Research and Evaluation Branch, 819-997-1741

Status: Completed. Under review. To be updated in 1980.

#### 1.6.8 Efficiency in Food Distribution

Terms of Reference: To develop a set of empirically measurable efficiency standards for the food distribution system. The extensive literature dealing with efficiency concepts at the individual firm level is reviewed, and efficiency concepts for the distribution system as a whole are developed. As efficiency is a meaningless concept in the absence of specific objectives, documents such as "The Way Ahead" and "A Food Strategy for Canada" are used to articulate objectives for the distribution system. Hypotheses concerning the observable efficiency of food distribution are presented as the basis for designing further research projects in this area.

Principal Researcher: Dr. R.B. Schulz, Faculty of Management, University of Calgary

Information: John Stahl, Coordination Directorate, 819-997-4466

Status: Completed. Expected to be published as journal articles.





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RESEARCH BY PROVINCIAL  
DEPARTMENTS

- 1 Québec  
Ministère des Consommations,  
Co-operatives et Institutions  
financières

- 1.1 The Consumer Society in Québec

Terms of Reference: In the fall of 1977, the Office de la protection du consommateur made an extensive survey of consumer problems in Québec, as perceived by the consumers themselves. The essential purpose of this survey was to identify consumer needs in order to base the decisions taken in the field of consumer protection. This survey will also increase our knowledge of consumer behaviour and patterns in Québec as well as of the attachment of Québec consumers to the values of the mass consumer society.

Principal Researcher: Mr. Jacques Hamel, Office de la protection du consommateur, 418-643-6327

Status: The analysis is completed and the report was published in January 1980.

- 1.2 The Sale of Used Cars in Québec

Terms of Reference: To identify the used car market in Québec by studying its structure, its functioning, its evolution and its perspectives; and to outline the legislation which governs the sale of used cars.

Principal Researchers: Mr. Emile Cuvelier, Mrs. Jacqueline Ramoisy,  
Office de la protection du consommateur,  
418-643-6327

Status: The research is completed and the report was published in November 1979.

- 1.3 Senior Citizens and the Consumer Society

Terms of Reference: On the basis of the data drawn from the survey on the consumer society, to study the socio-economic profile of Québec senior citizens, analyze their behaviour as consumers, outline the main consumer problems they face and identify their needs.

Principal Researcher: Mrs. Sylvie Grondin, Office de la protection du consommateur, 418-643-6327

Status: The research is completed and the report was published in January 1980.

1.4 Comparative Testings of Products  
and Services

Terms of Reference: To carry out comparative analyses and tests of consumer products and services and assess their usefulness, their quality or their performance, in order to inform the consumer and help him make better purchases.

Principal Researchers: Mrs. Geneviève B. Ledoux, Miss Hélène Tardif,  
Mr. Pierre Lefebvre, Office de la protection  
du consommateur, 418-643-6327

Status: A test is published monthly in Protect Yourself, a periodical published by the Office de la protection du consommateur.

1.5 The Trade of So-called Health  
Foods

Terms of Reference: To study the so-called health food market in Québec, evaluate a number of products sold as health foods, and analyse the regulation of health foods.

Principal Researcher: Mrs. Lysette T. Langlois, Office de la  
protection du consommateur, 418-643-6327

Status: Expected to be published in Spring 1980.

2 Ontario  
Ministry of Consumer and  
Commercial Relations

2.1 Ontario Food Price Monitoring  
Program

Terms of Reference: To monitor and report on food prices across Ontario and analyze significant market trends as they develop. A list of 72 mass-purchased food products are priced in the first week of each month, in 37 communities across Ontario.

Principal Researcher: Mrs. Dagmar Stafl, Chief Economist, Ministry of  
Consumer and Commercial Relations,  
416-963-0309

Status: A report is issued at the end of each month.

3 Alberta  
The Department of Consumer and  
Corporate Affairs

3.1 Public Awareness Survey

Terms of Reference: A survey to measure the gap between the Department's complaining clientele and the typical dissatisfied consumer. The results will provide a profile of dissatisfied consumers not using Departmental Services and how they deal with problems.

Principal Researcher: Mr. Robin Walker, Consumer and Corporate Affairs, 403-427-5701

Status: Research was completed in January 1980. No publication is expected.

3.2 The Consumer Concerns of  
Alberta's Senior Citizens

Terms of Reference: A survey of senior citizens in Alberta to identify the major consumer related concerns and needs of the group.

Principal Researcher: Mr. John Dunfield, Consumer and Corporate Affairs, 403-427-5701

Status: The research was completed in December 1979 and a report will be published.

3.3 Youth Money Management Assessment

Terms of Reference: A survey among the 13 to 18 year-old group to assess the present level of money management skills.

Principal Researcher: Mr. Robin Walker, Consumer and Corporate Affairs, 403-427-5701

Status: Research was completed in January 1980. No publication is expected.

4 British Columbia  
Ministry of Consumer and  
Corporate Affairs

4.1 A Comparative Survey of Debt  
Collections Legislation

Terms of Reference:

- a. To analyse debt collection legislation in Canada and the United States.
- b. To enumerate the problems that debt collection legislation is designed to solve.
- c. To develop a proposed model bill.

Principal Researcher: Mr. Harry Atkinson, Ministry of Consumer and Corporate Affairs, 604-387-1747

Status: The research is on-going. No publication is expected.

4.2 Guaranties of Consumer Debts

Terms of Reference:

- a. To evaluate the substantive law respecting guarantees of debts.
- b. To consider the extent to which "consumer protection" applies to guarantors of debts.
- c. To make a series of legislative recommendations (54) aimed at achieving simplicity, clarity and consistency in the protection of guarantors of consumer debts.

Principal Researcher: Mr. David Cohen, Law Reform Commission of British Columbia, 604-668-2366

Status: The research was completed. A report was presented and has limited distribution.

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RESEARCH AT CANADIAN UNIVERSITIES

1 University of Guelph

1.1 Consumer Attitudes toward  
Canadian-Made Apparel Products

Terms of Reference: The objectives are to describe consumers' attitudes toward Canadian-made apparel, to determine the evaluative criteria used when purchasing apparel, and to evaluate consumer perceptions of the Canadian apparel industry. Focused group interviews were used to generate material, followed by a survey of English-speaking members of a nationally representative consumer mail panel.

Principal Researcher: M.J. Wall, C.M. Anderson, Department of  
Consumer Studies, 519-824-4120

Status: Data analysis is completed and a report will be published.

1.2 The Impact of a Citizen  
Participation Conservation  
Program on Energy Use

Terms of Reference: This study is in the planning stage and is expected to involve measures of household, including automobile, energy use before and after a citizen-organized conservation promotion program.

Principal Researchers: Dr. Lila Engberg, Department of Family  
Studies  
Dr. Louise Heslop, Department of Consumer  
Studies, 519-824-4120

Status: A publication is expected in 1981.

1.3 Factors Related to Residential  
Electrical Energy Use, 1973-1978

Terms of Reference: To provide data on electricity consumption for six years and to design a questionnaire to measure:

- a) demographic variables;
- b) house characteristics, appliance ownership;
- c) attitudes to environmental issues, electrical energy conservation, social consciousness and price consciousness;
- d) knowledge of how to save electricity;
- e) actions taken to cut use of electricity;
- f) perceptions of price increases and consumption increases during the 6 years;
- g) attitudes to alternative government policy options.

Data analysis includes regressions of energy use against the variables listed above.

Principal Researcher: Dr. Louise A. Heslop, Department of Consumer Studies, 519-924-4120

Status: A publication is expected in the Spring of 1980.

1.4 Providing Performance Information  
to Consumers: A Bibliography

Terms of Reference: An annotated bibliography of materials relevant to those involved in performance labelling of consumer products. Volume I includes an overview and a summary of the literature in each of the areas listed below and an index to the annotations. Volume 2 contains the overview and the annotations under the following headings:

1. Consumer Information in the Consumer Policy System,
2. International Consumer Information Systems,
3. Consumer Information Processing,
4. Designing a Consumer Information System.

Principal Researcher: Dr. Louise A. Heslop, Department of Consumer Studies, 519-924-4120

Status: Research is completed. Working papers are available.

2 McGill University

2.1 The McGill University Meredith  
Conference

Terms of Reference: Memoranda on the various aspects of consumer protection included in the new provincial Act on consumer protection, such as warrantees, illegal practices, etc.

Information: Mr. David Appel, Appel, Golfman, Cohen, Lehrer and Cooper, 514-871-8801

Status: Papers are with Professor Tetley, McGill University.



3. University of Windsor

3.1 Consumer Awareness of Corrective Advertising

Terms of Reference: A random telephone sample of the Greater Windsor area will probe consumers' awareness and understanding of corrective advertising. Survey also probes if consumers understand present laws covering corrective ads and seeks their opinions as to what more, if anything, should be done. Profiles of those who are aware/understand present corrective ads vs. those who do not will be developed. Public policy implications will also be presented.

Principal Researcher: Dr. Robert D. Tamilia, University of Windsor,  
519-253-4232

Status: Data analysis is completed.



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